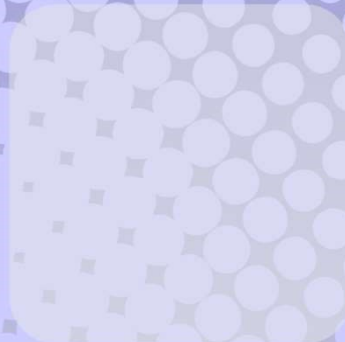


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TABLE OF CONTENTS

Original scientific papers:

PARTICIPATION IN URBAN PLANNING AND THE POST-SOCIALIST LEGACY. REVISITING MAIER'S HYPOTHESIS THROUGH THE CASE OF HUNGARY Zoltán Bajmócy	4
CALCULATIONS ON ECOLOGICAL FOOTPRINT AS A TOOL FOR LAND USE PLANNING AND DEVELOPMENT ON V4 COUNTRIES Somaya Aboelnaga, Tamás Tóth, György Iván Neszmélyi	24
DETERMINING THE PROFILE OF TOURISTS AS USERS OF RURAL TOURISM PRODUCT– FOCUS ON A DEVELOPING AREA (VOJVODINA PROVINCE). Tamara Gajić, Marko D. Petrović, Milan Radovanović, Julia A. Syromiatnikova, Dunja Demirović Bajrami	39
E-WOM ON THE ONLINE BOOKING INTERFACES – A COMPARATIVE ANALYSIS OF THE ONLINE TRAVEL AGENCIES' GUEST REVIEW SYSTEMS Judit Poór, Gergely Horváth.....	58
UNDERLYING CHARACTERISTICS OF THE OVERALL DEVELOPMENT AND STRUCTURE OF AGRICULTURE IN THE COHESION REGIONS OF THE VISEGRAD COUNTRIES AFTER 2005 Denisa Dvořáková, Věra Bečvářová	74
ORGANIZED TRAVEL VS. INDIVIDUAL TRAVEL – THE CASE OF SARAJEVO Amra Čaušević, Ranko Mirić, Boris Avdić, Aida Avdić, Ahmed Džaferagić.....	94
IMPORTANCE OF ETHICAL COMPETENCE FOR THE SALES MANAGEMENT OF SMALL AND MEDIUM-SIZED FINANCIAL SALES ORGANIZATIONS Christian Enz, Dagmar Škodová Parmová, Paul Wolf.....	121
THE INFLUENCE OF CORONAVIRUS-19 OUTBREAK RISK PERCEPTION, PERCEIVED UNCERTAINTY ON JORDAN'S TOURISM BEHAVIORAL INTENTION Issam Mohammad Al-Makhadmah, Mohammad Shabeeb Khasawneh	153

PARTICIPATION IN URBAN PLANNING AND THE POST-SOCIALIST LEGACY. REVISITING MAIER’S HYPOTHESIS THROUGH THE CASE OF HUNGARY

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Abstract

According to Maier’s (2001) hypothesis, the democratization process in post-socialist countries would lead to the increased importance of stakeholder and citizen participation in urban planning. Increasing circles of stakeholders would be able to join and become empowered. The objective of the present paper is to revisit Maier’s hypothesis in the Hungarian context. We attempt to shed light on the main factors that shape the framework conditions of participation in urban planning; we ask if the three decades of transition can be described as an approximation to the Western standards in urban planning, as Maier suggested.

We conducted 49 semi-structured interviews in three Hungarian middle-sized cities with various stakeholders of urban planning. We carried out qualitative content analysis based on inductive coding in order to identify the underlying factors, which shape the framework conditions of participation. We managed to identify six factors. They have mostly accumulated since the fall of the socialist era, the post-socialist legacy may only have indirect effects on them. These six factors add up to a *halt in the democratization of planning* and the *serious limits to consensus building*. We argue that these two processes diverted Hungary from the path Maier envisioned, and make the Hungarian context for participation and participatory techniques fundamentally different from the Western-European contexts.

Keywords: participation, urban planning, post-socialist, Maier’s hypothesis, Hungary

INTRODUCTION

Stakeholders’ and citizens’ participation has been at the forefront of urban planning inquiry for decades now. Arguments in favour of participation have been put forth alongside various concepts, such as urban justice or public interest.

One of the strongest contemporary approaches of urban planning (communicative planning theory) explicitly addresses the issue of collaborative planning (Innes, 1995; Healey, 1997, 2010). The basic assumption here is that “the stronger the role of disadvantaged groups in policy decisions, the more redistributive will be the outcomes” (Fainstein, 2014, p. 9). Apart from arguments on urban justice, communicative planning theory also provides a comprehensive criticism on the “rational model” of planning. Collaboration makes planning better also in terms of reflecting public interest. As Innes and Booher (2015, p. 207) argue:

“Process versus outcome is [...] a false dichotomy. Stakeholders engage in a process because they care about the outcome. Aspects of process are part of the outcome through communication power. People who are brought to the table and heard and who learn, influence, and build relationships are changed and the power relationships themselves are changed.”

Another strong body of the literature argues for the “right to the city” (Harvey, 1973, 2003; Marcuse, 2009; Basta, 2017). As Harvey (2003, p. 949) formulates the concept: “the right to the city is not merely a right of access to what already exists, but a right to change it after our heart’s desire.”

A set of recent arguments emphasise that the aggregation of personal interests and welfare judgements into public interest requires open public debates and collective decisions; it is not an exercise that could be carried out by an “objective external observer” (Biggeri & Ferrannini, 2014; Bajmócy & Gébert, 2014; Fainstein, 2014; Basta, 2016). This emerging body of literature is inspired by the capability approach proposed by the Nobel-laureate Amartya Sen (1999, 2009) This approach also highlights that beside the instrumental value of participation (it may lead to better results) it also has an intrinsic value for well-being (the freedom to participate is a valued option, and as such, an element of well-being).

Accordingly, the theory and practice of stakeholders’ and citizens’ participation have been integral parts of urban planning for decades now. However, in the post-socialist member states of the European Union (EU) it only started to gain attention around the fall of the socialist regimes. In these post-socialist countries, the increasing importance of participation was strongly connected to the EU accession process and the planning requirements imposed by the EU development funds.

While the legacy of the post-socialist members was the (almost total) lack of participation, this started to change gradually. Karel Maier (2001) in his well-received paper put forth a hypothesis, that in post-socialist countries gradually more and more interest groups will be represented in the planning process; and these interest groups will gradually become empowered to get closer to the power centre. Maier (2001) implicitly argued that the post-socialist member states would gradually move towards urban planning processes, which are similar to the Western-European standards.

The present paper attempts to re-examine this hypothesis through the case of Hungary. Three decades after the regime change, the post-socialist countries show huge differences. However, in many of them, stakeholder and citizen participation (either strategic or land-use planning) still significantly differs from Western standards (e.g., Tsenkova, 2007; Czupich, 2018; Bajmócy, Gébert, Málovics, Méreiné & Juhász, 2020). While having knowledge on

how participation in urban planning looks like in post-socialist countries, we mostly lack analyses on why participation occurs in certain ways (alongside certain process designs) and to what extent it is a post-socialist legacy.

Therefore, the objective of the present paper is to revisit Maier's hypothesis in the Hungarian context. On this basis, we formulated two research questions: (1) what are the main factors that shape the framework conditions of participation in urban planning; and (2) can we describe the three decades of transition as an approximation to the Western standards in urban planning, as Maier suggested?

Section 2 introduces Maier's hypothesis and its context. Section 3 outlines the most important changes in the Hungarian context with regard to participation in urban planning since the regime change. In Section 4 we introduce the methodology of our interview-based empirical analysis. Section 5 demonstrates our results. We provide discussion and conclusions in Section 6.

The context of Maier's hypothesis

Instances of bottom-up participation in the socialist countries already emerged in the 1980s (e.g. Böhm, 1987). These were mainly connected to certain "emergencies" (e.g. government's intention to merge certain settlements; the intention of certain settlements to become independent; or environmental issues) and occurred in the form of civic opposition. However, participation in the Western European sense could not occur yet.

For many people, the changing of the political order in the countries of Central and Eastern Europe (CEE) promised the reintegration into the Western European trend of social change. According to wide-spread expectations, the transition countries would adapt the social patterns of countries with longer democratic traditions, which provide space for active citizenship, participation, transparency and community control (Jávor & Beke, 2013).

This promise was strongly reflected by discussions about urban planning as well. The possibility for unique CEE development paths was not denied. According to Healey and Williams (1993, p. 704): "It remains to be seen what kinds of approaches to spatial planning will evolve in these contexts." One year later Hoffman (1994, p. 691) depicted two possible scenarios for planning: "a transition similar to what we have seen in Western European countries [or] a transformation that reflects the unique circumstances of the country".

However, in terms of participation the expectations towards a Western-like democratization path were strong. Participation in the CEE countries was perceived to be

difficult, but the call for increased participation was almost unanimous (Hoffman, 1994; Maier, 1998; Nedovic-Budic, 2001). With regard to the Czech Republic, Hoffman (1994, p. 696) wrote: “after 1989, the intent was to make the planning process participatory; yet it remains difficult to get people civically involved.”

This was a turbulent period for planning. The legacy of planning was the strict ideological control, which converted it into a “mere technical discipline” (Maier, 1998). The new circumstances were characterized by the increased role of self-governments, the rise of market forces and civil freedoms. In this context, increased participation was expected to be the “by-product of the more democratic political environment, with more open communication between the government and the citizens” (Nedovic-Budic, 2001, p. 46). We can identify this expectation in Maier’s (2001) hypothesis as well. He reported and also envisioned the widening of participation in planning:

“Increasing participation [...] might best be compared to the effect on the surface of a lake after a stone has been thrown in. Larger and wider circles of interest groups or ‘stakeholders’, each who claim a right to be heard and involved, emerge around the spot where the stone penetrated the water’s surface – which symbolizes an initial ‘power centre’ where decisions are made. [...] The interaction between the power centre and an ‘outside’ stakeholder would gradually pass through several stages which are similar to the Arnstein’s rungs of ladder” (Maier, 2001, p. 716).

According to Maier (2001), increasing circles of stakeholders will gradually join the planning process. First by struggling for legitimization, then they becoming visible for the power centre and would be accepted as “regular opponents”. In further stages they may develop alternative concepts of planning, which finally may be incorporated into mainstream planning.

Therefore, he put forth a two-dimensional process, where one dimension is about gaining recognition, while the other dimension is about the changing of the power relations. He suggested that such a process would (should) be a combination of bottom-up and top-down efforts, and that it is a learning process for both the interest groups, citizens and the governments.

The path Maier (2001) hypothesised was characterised by factors that are in line with the Western-like urban planning participation. Later, when he reviewed the change in planning in certain CEE countries, he also highlighted the similarities of the influencing factors in CEE and Western-European countries (Maier, 2012, p. 150):

“The factors that frame spatial planning in the East-Central European countries are not essentially different from the factors elsewhere. The differences rest upon different priorities and less balanced

sharing of power: in particular, the position of citizens is weak in the triangle of business, authorities and politicians, and citizens.”

However, at least in Hungary, the 2010s proved to unfold a path, in which the difference may not solely lie in the priorities, but the objectives themselves. In terms of participation in planning, though, we cannot state that the 2010s opened up a genuinely new path. The direction of change seems to follow a longer trend, which began much earlier.

The changing Hungarian context of participation

In Hungary, similar to other post-socialist countries, the new legal framework for participation in planning was set up in the 1990s. The new legislation¹ established the legal basis for stakeholder and citizen participation, primarily with regard to regulatory, land-use planning. The importance of strategic orientation at the local level was, in general, weak. Links towards strategic planning at higher territorial levels, or visions to be considered by regulatory plans were largely missing (Suvák, 2010).

It became clear that the existence of regulation is not sufficient in itself. In Hungary, we could not detect a participatory turn (Jávor & Beke, 2013). The increased role of self-governments did not imply that decision makers would have recognized the possibilities or the necessities of citizen involvement (Földi, 2009; Csanádi, Csizmady & Kőszeghy, 2010). This is not unique among CEE countries. According to Maier (2012, p. 149) “although the reforms of planning laws have established legal preconditions for public participation in planning, community-based, people-friendly planning is still rather wishful thinking.”

The theoretical foundations of communicative planning and arguments highlighting the normativity of the planning exercise emerged in the Hungarian planning literature (e.g. Faragó, 1997, 2001). However, this did not imply a shift towards participatory planning. As Faragó (2001) noted, the practice of planning devotes disproportionately high attention to the “objective” foundation of plans (e.g. the assessment of the present situation), and neglect the importance and normativity of the mechanisms of setting objectives.

While planners were liberated from the ideological control of the state, they found themselves amidst new constraints. Csanádi, Csizmady and Kőszeghy (2010) argued that

¹ The Act No. 21 in 1996 with regard to spatial planning and the Act No. 78 in 1997 with regard to urban (settlement) planning. These acts, after numerous amendments, are still in force.

planners became largely dependent on local political processes, which, in turn, are heavily influenced by market actors (investors) and the rivalry among cities for development funds.

Later on, new factors started to influence participation in planning, either directly or indirectly. The regulatory environment changed in the early 2010s. The new act on local governments (2011), and new regulations regarding the planning process (2012) came to force. The new act on local government signalled the beginning of a strong *re-centralisation* process, however, institutional guarantees of decentralization had always been fragile (Pálné et al., 2017). Centralisation has largely intensified since. A spectacular manifestation of that is the central government's currently running "Modern Cities Programme". It is a collection of large urban development projects, with a substantial budget (3400 billion HUF), where all the decisions (including local land use) are made at the national level.

The new regulations regarding the process aspect of urban planning also fitted a longer term tendency. Opportunities for formal participation in the urban planning processes (with regard to major planning documents and urban development projects) have continuously decreased since 2006 (Bajmócy, Gébert, Elekes & Páli-Dombi, 2016). The legislation provided more and more room for dismissing participation and less and less time for the participatory processes.

Since 2012, contrary to the former unified rules, local governments are allowed to define the set of actors whom they consider to be partners, and the ways they intend to cooperate with them² (in the so called Stakeholder Reconciliation Plan). On the one hand, this served as an impetus for local governments to actually think about whom they consider to be their partners, and what their purpose with the partnership process is. On the other hand, this eradicated the remains of the fragile institutional guarantees of stakeholder and citizen participation.

An important additional factor, which has shaped participation in urban planning is the importance of the EU funds in urban development. The scope of planning has been narrowed down in many ways, which obviously affected the meaningfulness of participatory processes. Planning has been totally and constantly funding-oriented, the objectives of the EU funds and the national strategic reference frameworks (New Hungary Development Plan, Széchenyi 2020 Plan) narrowed down the possible scope of bottom-up visioning (Mezei, 2006; Faragó,

² Apart from a few public bodies, which are compulsory partners.

2012). Furthermore, the uniform EU standards (presumptions about the adequate processes, tools, and meanings attached to concepts such as space, participation, governance or strategic planning) did not necessarily have a good match with the everyday realities of Hungarian actors (Varró & Faragó, 2016).

As a consequence, participation occurs in a controversial way in the Hungarian urban planning practice. On the one hand, certain formal channels of stakeholder participation (including civil society organizations and citizens) are present; stakeholders do participate to a certain extent. (e.g. Nárai & Reisinger, 2016). On the other hand, this does not necessarily mean meaningful participation. Bajmócy et al. (2016, 2020) argued that participation in urban planning is mainly rhetorical, it does not have any influence on the power relations, largely lacks public deliberation and does not provide real opportunities for agency. The processes do not intend / are unable to empower marginalized groups (Málovics, Juhász, Méreiné & Tóth, 2017).

METHODOLOGY

During 2013 and 2014 most of the Hungarian middle-sized cities (namely the 23 cities with the rights of a county) renewed their urban development concepts (UDCs) and integrated urban development strategies (IUDSs). This period was also the debut of a new plan type: the (aforementioned) Stakeholder Reconciliation Plans (SRPs), which served as frameworks for stakeholder and citizen participation.

We started to carry out our analysis right after the passing of the new UDCs and IUDSs.

49 interviews were conducted during 2015 and 2016 with various stakeholders of urban planning in three middle-sized cities: Kecskemét, Pécs and Szeged (Table 1.). Interviewees entered our *sample* in two ways. On the one hand, we contacted the actors, who formally took part in the planning process; were mentioned by the documents or were active at public discussions in connection with the recent planning process. On the other hand, we also used a “snowball method”, and contacted actors who were mentioned during the interviews, or suggested by the interviewees. We did not intend to compare the three cities; neither did we attempt to analyse the opinions of the stakeholder groups distinctly. Our aim was to gain a detailed understanding of the Hungarian practice by bringing on board the diversity of interpretations and contexts.

Table 1 Distribution of the interviewees among cities and sectors

City	Number of interviewees	Sector of the interviewee					
		Civil society organization (CSO)	Research	Business	Politics	Mayor's office and public sector enterprises	Planning
Kecskemét	15	9	2	4	3	2	1
Pécs	19	2	6	6	3	4	8
Szeged	15	5	1	6	4	1	4
Sum	49	16	9	16	10	7	13

Note: An interviewee may be embedded into more than one sector. Present table considers “multiple identities” of the interviewees.

We conducted semi-structured *interviews* and we used a “traveller” interviewing method (Brinkmann & Kvale, 2015). We used very general questions about urban development and planning to initiate the dialogue. We let the interviewees to introduce the exact topics. It was up to the interviewees whether they started to talk about formal or informal planning, strategic or land-use planning, programming or political cycles, etc. The word-by-word transcripts of the interviews served as a basis for the analysis.

We carried out *qualitative content analysis* (Titscher, Meyer, Wodak & Vetter, 2000). We attempted to go beyond the surface structure of the texts and deal with the deep structures. We contrasted different parts of the same interviews and also parts of different interviews in order to arrive to coherent “stories” about participation. This allowed us to identify why participation occurs in certain ways; in other words, to identify the underlying factors that shape the framework of participation in urban planning in Hungary.

Since we were interested in the underlying factors of participation we did not use any pre-defined theoretical *categories* for the analysis. Instead, we began with an inductive coding approach: we classified the relevant parts of the texts into categories that emerged from the interviews. The categories emerging from the texts were inevitably contrasted with the prior theoretical knowledge of the analyst. This process eventually led us to come up with six main categories of the underlying factors of participation.

RESULTS

Based on the interviews, we identified six re-occurring themes, which shape the frameworks of participation in urban planning through various channels. These are factors that seem to operate in various contexts (in all the analysed cities) and shape the way participation occurs for and the way it is perceived by different actors. These are: re-centralization, unbalances in

various power hierarchies, actors' strong alternative towards a negotiated agreement, the unique position of the planners, the experience regarding participation that has accumulated since the regime change and opting out from participation.

Re-centralization

We found, that re-centralization affects the framework of participation in various ways. Obviously, the more decisions are made at higher levels, the less room there is locally for discussions; and the more importance the hidden and invisible forms of power have. Therefore, participatory processes become superfluous or impossible in many cases.

But centralization has its effects also when participatory processes do take place. According to numerous interviewees (from all examined sectors), the framework conditions of participation (e.g. timeframe, changing and chaotic requirements of planning) are heavily influenced from the higher territorial levels. This easily makes participatory processes ill-designed and the spaces of participation purified.

“Everything's told at the central level [...]. Why on earth do we prepare these lots of documents, when the IUDSs look like the same in all cities [...]; they look like Budapest wants them.” [28, public sector & planning]

“Our aim with the strict deadlines was not to narrow down the channels of consultation, we simply had these impossible timeframes.” [47, planning]

“As far as I see, [local] politics wouldn't be happy at all, if citizens had a say.” [10, politics & CSO]

While many actors agree that centralization degrades the possibilities of real participation locally, some (mainly civil society actors and some politicians) also emphasize that local politics and bureaucracy willingly accepts such conditions. Local power holders are not interested in transparent and participatory processes either.

Unbalances in various power hierarchies

We found that participation cannot be well understood if we characterize actors merely on the basis of their sector, or their distance from the power centre (regarding the visible form of power). Actors usually have “multiple identities” (e.g. politics and civil society; business and planning; research and planning; research and business etc.); while representing organizations they also act and evaluate local processes as citizens; they take part in various power hierarchies and their positions in the different hierarchies may be fairly different.

The actors' opportunity to participate effectively and to further their own ends in the urban planning process depends on their position in a matrix of various hierarchies (e.g. actors may have different positions regarding visible and hidden power). For example, certain members of the city council actually have very limited possibilities to take part effectively, certain businessmen or organizations may be very influential without any visible power.

“We sent a proposal; we knew by chance that we could [...] rumour had it. The planning process was like this. Some knew about it, some didn't.” [15, CSO]

“CSOs are dependent on the local government, not to mention the central one. 'Cause they halved the money for the civil sector, and what remained is distributed along political considerations.” [10, politics & CSO]

“The [large corporation] is a major player here. [...] It is reasonable to reconcile, in the sense, whether it has any expectations towards the local government.” [5, public sector]

“The mayor invited six intellectuals to write down their opinion [...]. I was one of them [...] of course the only woman.” [26, public sector & planning]

“When you have a 2/3 majority at any level, then [reconciliation] becomes a make-believe activity. We could experience both at the national and also the local level, what it means to have a comfortable majority in the city council, in the committees, wherever. You can do anything.” [46, politics & CSO]

According to the interviewees' perception, overall power unbalances are striking. Few actors manage to hold strong positions in multiple power-hierarchies, while others may be excluded through various channels. The most important channels of exclusion are: economic interest over social/environmental considerations; delegates over ordinary citizens; experts over laypeople; funders over fund receivers; employers over employees and male over female.

The presence of the variety of power hierarchies can sometimes be effectively utilized by actors to articulate their values and interest. For example, certain civil society organizations managed to influence decision makers by referring to expertise (instead of democratic values). But sometimes it is the other way round: decision makers can effectively de-legitimize claims by simply switching between channels. For example, they turned down professional claims by emphasizing political factors (and the lack of political legitimacy of the claim makers); and they turned down democratic claims by referring to professional factors (and the lack of expertise of the claim makers).

Strong alternative towards a negotiated agreement

Centralization and the unbalances in different power hierarchies contribute to the fact, that for most of the local stakeholders, participatory processes are not at all attractive. Very often, participation in urban planning is either superfluous or meaningless for actors. According to Innes (2004), participatory processes are more likely to succeed if actors do not have strong

alternatives towards participation. She suggested to analyse actors' BATNA (best alternative towards a negotiated agreement). Actors with a strong BATNA can find their ways without having to negotiate with others or can easily violate the agreement later.

We found that in Hungary the alternatives towards negotiated agreements are very strong. First, some actors (central and/or local government together with powerful business actors) can easily intervene and alter the results of negotiated agreements. Urban strategies and land use plans are flexible in this sense.

“The link between the decisions of the local government and the [...] process was accidental.” [15, CSO]
“Even if they [the plans] are written by the best experts [...] local politics and business rewrites them to such an extent, that they can't be realized.” [21, research]
“When [a multinational corporation] declared they come to Kecskemét, right before that a new IUDS had just been finished [...] it had to be re-written immediately.” [9; CSO]

Second, many local politicians and enterprises seem to find their ways easily without having to negotiate with further actors. According to several interviewees (including politicians who are members of the local governing parties), large infrastructural projects and pro-growth policies are thought to be more important for re-election than transparency, consultation, or the attempt to take local knowledge or environmental/social concerns on board.

“Processes take place on two levels. There's a visible and there's an invisible process. [...] These are not processes that would reinforce each other.” [31, research & planning]
“The local government commissioned this expert team to prepare the IUDS. At the same time [all the relevant] decisions of same local government were kept secret from the expert team.” [22, planning]

Third, visible channels of power and formal spaces of participation seem to be less important than hidden, informal channels. This implies that even actors without an ability to influence decision making may have a good reason to skip formal participation and build capacities in order to have access to informal channels and hidden power. Actors from the civil society sometimes argued that instead of drawing attention to their claims in visible ways (e.g. through demonstrations, open letters etc.) it makes more sense to try to lobby or persuade council members directly. Interviewees from the business sector, when talking about participation, unequivocally talked about access to informal channels (e.g. regular consultations with the mayor) and not better access to formal participatory processes.

The unique position of the planners

The above factors put planners into a unique and often unpleasant position. Many of the planners, bureaucrats and researchers, who coordinate or create the urban development plans (UDCs and IUDSs) are in favour of participatory processes. However, they are also puzzled by the real-life effects of strategic planning. Numerous interviewees (including planners, researchers, politicians and civil society actors) argue that strategic plans hardly guide reality; the most important part of the plans are the project lists³; and politicians deliberately intervene so that the strategic plans cannot cover the issue of governance.

“Decision makers sometimes intervene in a particular way [...]. It’s hardly about the process itself, just certain elements. They send a message that this is important for us or consider that. But they can’t and don’t want to understand the process itself; they don’t learn from that. As a consequence, the passing of the strategy is also the death of it and the whole planning process. [...] So long planners, what comes is none of your business; no more questions, reconciliations, forums. [...] And from here the game continues, which is not at all transparent. [...] We were not allowed to analyse governance [...]. There was a general attitude that you’re the experts this is your playground, you can play here, and leave the politics for the big boys. [22, planning & business]

“After writing the 78th document for the drawer, you’re really fed up.” [31, planning & research]

“After we finished the document, it was over. They have never contacted us since, not even informally.” [25, planning & business]

“I simply didn’t have the possibility for involving citizens, though, it would have been very important. This perspective was missing from the mind-set of the development agency, [...] the political decision makers and also the practitioners.” [16; planning]

These planners are frustrated by the lack of plans’ effects and by the inadequate framework conditions. While they are in favour of participatory processes, they also see that such conditions make meaningful participation difficult or even impossible. They claim that they could and would like to implement better participation but they are hindered by the fixed frameworks. Many of them feel powerless and helpless.

“I think one should reconcile with the citizens only to an extent, [...] because it’s not their competency. They should accept that you need certain knowledge and wisdom for this. They should accept that their leaders work for their benefit, that’s why they were elected.” [28, planning & public sector]

“I believe, planning is a task for experts. [...] If by civil actors we mean well-prepared experts, who are civils, because they do not represent the particular interest of certain organizations, then they have a place [in the planning process].” [41, planning & research]

There also exists another group of planners, bureaucrats and researchers (especially with regard to project and land use planning) who do not deem stakeholder and citizen participation to be important (except for the participation of the powerful economic actors).

³ According to many interviewees, the project list is basically a wish-list, which can change quickly and radically. Only those projects are listed, which are planned to be implemented by external (mostly EU) development funds.

Their planning style is dominated by the idea of rational planning and programming (see Maier, 2012), which makes the exclusion of the laypeople evident. For them participation is a barrier to efficiency; it is also a threat, which may introduce political claims into the realm of expertise; or may simply be redundant.

Experience regarding participation

Almost all the actors have unpleasant experience with participatory processes. In this respect one of the examined cities differed a little bit. Here, bottom-up initiatives were clearly present and planners put a lot of effort in experimenting with participatory techniques. However, the majority of interviewees argued that participatory processes eventually became co-opted by the politics and ceased without any significant effect on real-life decisions.

“I don’t remember being asked about things that actually have significance.” [2, CSO]

“You can have a say in minor things, but never with regard to conceptual matters.” [39, CSO]

“We gave so much energy to this city, and the city just didn’t want it, and deceived the civil sphere.” [22, planning]

“We are listed as partners, so we must be asked, but in fact, I didn’t realize, they would have asked us.” [34, CSO]

“The planner prepared the document [...] and they set up four working groups [...]. But they invited them only to [...] legitimize what they had already done.” [49, business]

The overwhelming majority of interviewees representing civil society organizations or small enterprises had bad experience with participation in urban planning. With regard to strategic planning, they argued that the effort and time they devoted was totally in vain. With regard to project and land use planning their everyday reality was a continuous conflict situation with the planner side. They often felt that participatory processes were dishonest, manipulative; they even felt exploited. Open public deliberation or joining forces through consensus-oriented participatory techniques were very far from their everyday reality.

“In Hungary, participation is not really part of the culture. I feel, we did all we could with personal invitations, we provided opportunity, but we cannot force anyone to take part.” [40, planning & public sector]

“You know how it is usually, only those come to these forums who are discontent. So the outcome [of these forums] is always negative. Those who are satisfied, they stay at home.” [18, planning & research]

Many actors from the planner side had bad experience with participatory processes as well. Apart from a few researchers/planners, they argued that participatory processes are not rewarding. However, they hardly reflected on the fact that the experience they have with

participation mostly stems from cases with pre-fixed framework conditions and simple (non-deliberative) techniques.

Opting out from participation

Due to the above-mentioned factors, several actors are deeply sceptic about the meaningfulness of participatory processes around strategic and land use urban planning. Therefore, in many cases they opt out from participation. In the perception of many interviewees, plans will not guide reality, values and interests cannot be effectively articulated through the formal (visible) channels and certain actors could easily misuse the process or violate the agreements.

“To put it mildly, the result of the preceding process do not affect the decisions. Either the complete opposite will happen, or focus is shifted to such and extent [...] that you won’t devote time, energy and efforts to take part next time.” [35, CSO]

“I must admit, I didn’t really care about the development processes. [...] I took part [forums] a few times. The mayor talked about the strategic directions [...], but I didn’t find the small enterprises or the common people in them. [...] They may not be excluded rhetorically, but in fact they are excluded.” [4, CSO]

“Now I think just like the representatives of the business sphere did; that things won’t be decided there. Neither the participatory process, nor the planners will affect substantially what will happen in the city.” [17, planning & research]

“As I look at it now, I have a dilemma, how much effort these things [being an active citizen] worth. After experiencing that I don’t have any chance to change things [...] should I go on and struggle or try to exclude myself from this story?” [36, CSO]

On the top of this, interviewees listed additional factors, which make them not to participate even in cases they could. First, some of the actors disagree with the premises on which urban development discussions are based (e.g. growth-oriented thinking, big solutions, competitiveness etc.). They feel that they have nothing to do with the ongoing discourse (and they do not have any power to change that). Second, several interviewees (mainly from the civil sector) argued that the quality of the plans is seriously reduced without the local knowledge. But participatory processes do not intend to take the knowledge of the local actors on board. Third, many of the local actors have long history (of cooperation or conflict) with each other. Therefore, certain stakeholders (including actors from the planner side) may regard each other to be discredited.

DISCUSSION AND CONCLUSIONS

According to Maier’s (2001) hypothesis, the democratization process in the CEE countries would lead to the increased importance of stakeholder and citizen participation in urban

planning. Increasing circles of stakeholders would be able to join, and become empowered. He envisioned this process as a combination of bottom-up and top-down efforts.

Maier (2012) argued that the differences between Western-Europe and the CEE countries are not fundamental with regard to urban planning. The basic factors that frame planning are the same, but there are differences in the priorities and in the balance of power among actors. He urged CEE countries to move beyond the formal (and rhetoric) alignment of planning to the EU frameworks and principles.

In other words, we can interpret Maier's expectation in the following way: the *democratization path* as a fundamental underlying process, and the ability of various actors to *approximate values and interests* (the ability to combine bottom-up and top-down efforts) make urban planning in Western-Europe and in the CEE countries somewhat similar. They can be examined and interpreted within the same conceptual framework⁴. However, our results question the validity of these two very fundamental assumptions (at least in the case of Hungary).

After the regime change, there surely was an experimental period, when different paths were open. But the *democratization* process with regard to planning took an unfortunate turn. Notwithstanding Maier's hypothesis, participation in urban planning has been mostly emptied out. The strong re-centralization, unbalances in various power hierarchies and partially the role played by the planners⁵ hindered and still hinder the democratization of urban planning. In order to arrive to a more meaningful participation, various power hierarchies should be challenged, e.g. national vs. local; representative vs. citizen; expert vs. lay; visible vs. hidden/invisible power.

Participatory processes in urban planning are generally rooted in the idea of consensus seeking. Based on the abundant empirical evidence present in the planning literature, Innes (2004) argues that the pre-requisite for consensus building is an *authentic dialogue*. This means that:

- The interest and values of stakeholders differ, which makes consensus seeking necessary.
- None of the major stakeholders are in a position where they can arrive to a satisfactory solution without taking part in the process. So participation has a real

⁴ This does not imply that urban planning would be uniform either in Western-Europe or in the CEE countries. Of course, there exist different planning styles, various local contexts, etc. The argument solely refers to the existence of certain fundamental similarities with regard to the framework of participation in urban planning.

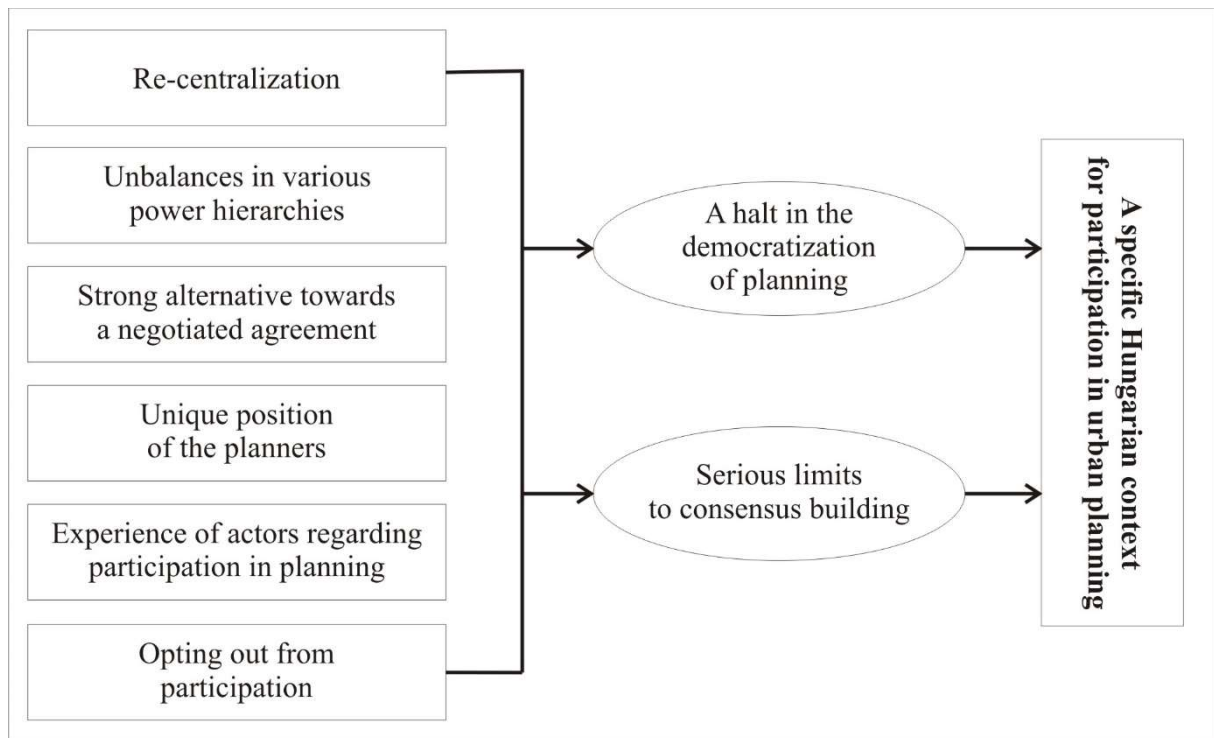
⁵ As mentioned in the results section, the role of planners with respect to participation is manifold. In some cases, the way planning occurs hinders democratization and consensus-seeking. In other cases, their role is exactly the opposite.

stake for the actors. In other words, actors do not have a strong BATNA (a strong alternative towards a negotiated agreement).

The strong power hierarchies, the strong alternative towards negotiated agreements, the experience of actors with former participatory processes, opting out and partially the role played by planners do not help the approximation of values and interests. In other words, we found that the fundamental pre-requisites of an authentic dialogue do not hold true in the case of Hungarian urban planning.

On this basis we can link back to our research questions. The identified underlying factors (and their interaction) fuel processes that diverted Hungary from the path Maier (2001) envisioned in his hypothesis (Figure 1.). The factors that shape the framework conditions of participation in planning add up to a *halt in the democratization of planning* and the *serious limits to consensus building*. We believe, democratic standards and consensus building are fundamental characteristics of the Western-European-like planning, to which CEE countries were so eager to approximate to after the regime change. Therefore, in case of Hungary, we cannot reinforce Maier’s hypothesis.

Figure 1. Most important influencing factors of participation in urban planning in Hungary



Source: own construction

The post-socialist legacy may have some indirect influence on the identified factors. But most of them (e.g., centralization, the strong BATNA, the unpleasant experience of actors with participatory processes etc.) have accumulated since the regime change. It suggests that the post-socialist legacy allows for multiple paths (including the good fit of Western-European planning styles and techniques as well as its complete opposite).

Our results have certain theoretical and practical consequences, which may open up new research directions regarding urban planning in post-socialist contexts, or call for changes in the practice of planning. First, both theory and practice should pay more attention to the complexity of actors and their relations. It is very usual to characterize actors on the basis of their sector (i.e., business, government, academy, civil, etc.) (e.g., Swinburn, Goga & Murphy, 2006; Lengyel, 2010); or on the basis of a single dimension (e.g., their distance from the power centre) (Maier, 2001). If one bases the design of practical participatory processes or their evaluation on such characterizations, that will lead to the oversimplification of reality. In fact, actors are part of various power hierarchies, which should be grasped through more sophisticated categorisations (e.g. Avelino & Wittmayer, 2016). Their sector or their position alongside a single dimension does not tell much about their motivations, interests, values or opportunities. Accordingly, the mere fact that actors from various sectors were invited to a process does not tell too much about the quality of the participation.

Second, if the fundamental pre-requisites of an authentic dialogue are not present, even very well designed processes, and any efforts of planners who would really like to further participation, may result in un-authentic dialogues. If this remains un-reflected, participatory processes may easily become co-opted, be misused, and reinforce the existing power relations. Of course, the fact that planning processes may reinforce existing power hierarchies are not specific to the CEE context. It is well-known in the planning literature, and serves as a basis for arguments in favour of advocacy in planning (e.g. Davidoff, 1965; Murphy & Fox-Rogers, 2014). What seems to be specific to the Hungarian context is that the scope for consensus-seeking techniques is seriously limited. Thus situations, where planners may remain more or less neutral without the risk of strongly reinforcing exiting power hierarchies are extremely rare. This is in strong contradiction to the dominating planning style, which continues to see planning as rational, neutral or objective (Farágó, 2001; Lengyel, 2010; Maier, 2012).

While our results only refer to Hungary, they may have certain *implications for other countries* as well. The factors that diverted Hungary from the path envisioned by Maier (2001), may have relevance in other contexts as well. It seems to be a very important lesson

that participation in planning cannot be detached from the general democratization trends. And it also seems to be clear how strong (re)centralisation hinders meaningful participation at the local level. A further implication is that a mere change in the planning style is not enough to bring about meaningful participation. Without the pre-requisites of authentic dialogues planners will be just a further group of actors being discontent with participatory processes. Finally, more attention should be paid to the presumptions lying behind certain concepts or techniques pressed by the European level in spatial planning. EU level policies had a good reason to stress the importance of principles such as subsidiarity, participation, and inclusion. But they largely failed to realize that without the general democratization of planning and without the existence of the pre-requisites for authentic dialogues, these principles may work out in ways, which are just the opposite of the original intention. Paradoxically, participatory processes in connection with EU-funded urban planning contributed to the accumulation of unpleasant experience and a general scepticism towards participation.

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CALCULATIONS ON ECOLOGICAL FOOTPRINT AS A TOOL FOR LAND USE PLANNING AND DEVELOPMENT ON V4 COUNTRIES

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Abstract

Land use plan is a fundamental pillar for shaping the future of urban development plans to deal with national and regional issues. There is a merger between land use objectives as a resource and general development objectives to define clearly the importance of a developmental system for comprehensive land-use planning. Most regional plans do not follow integrated system of land-use planning without considering urban settlement in creating the vision and goals of their policies. As a result, most sectoral development plans are created in isolation without systematic consideration of standards and development tools of urban development. Consequently, this study attempts to use ecological footprint to evaluate regional land use in their current situation and in the stages of preparation of urban plans. Therefore, the comparison to human development index in order to figure out the stages clearly to use the proper land use planning approach, using an example of Visegrád countries.

Keywords: Ecological footprint, land use planning, regional approaches, Visegrád countries.

INTRODUCTION

Land use planning is the key for developmental plans; it is necessary to assess the current situation to have an effective plan later. Creating regional plans more effective is not that easy, as in most cases they do not follow integrated system of land-use planning that enhance urban settlement in defining the vision and goals of their policies. As a result, most sectoral development plans are created in isolation without systematic consideration of standards and development tools of urban development. Consequently, there was a need to find a proper measurement tool to assist the decision making for setting effective regional plans for national and regional land use planning, with a sustainable understanding of the regions and their

opportunities and challenges, also it would be good if that tool use the main elements of sustainable (environment, economics, social). The ecological footprint is the most appropriate evaluation method for measuring the impacts on the different types of land uses as well as the possibility of measuring their developmental implications, as there is a significant relation between it and human development index to move with it from being a pure natural/environmental indicator to be a developmental indicator. Here, the ecological footprint is referred to as modern standards suitable for land use assessment at existing and proposed stages of urban development plans.

The research methodology applied in this study was the interpretation and understanding in a comprehensive way the ecological footprint as a tool for land use planning on national and regional level. The novelty of our research is derived from the fact that there has not been a research on this issue relating to environmentally developmental recommendations on Visegrád countries based on their ecological footprint. The main method was qualitative research study through documents and reports reviews, and their applications on Visegrád countries. This study also attempts to use a new tool for national and regional land use planning approaches by reviewing the ecological footprint as tools for evaluating regional land use in their current situation and in the stages of preparation of urban plans. Firstly, the study had an overview on the definitions of ecological footprint and biocapacity. Next, it focused on the relation between them, and their principles. Finally, the researchers illustrated some measurement methods and equations of ecological footprint, with an application of Visegrád four.

THEORETICAL BACKGROUND

All human activities have an impact on the natural environmental. The capacity to control interrelationship conditions the continuity, of different form of activity and the potential for economic and social development (Ira, 2001). Therefore, the ecological footprint and biocapacity equations helps to understand how those activities is changing the natural environment with the economic trends and development process.

The **Ecological Footprint** is seen as a simple means of comparing the sustainability of resource use among different populations, the amount of land needed to sustain these populations, and to compare with the actual area of productive land inhabited by these populations (Goodal, 1987 and Collins, 2017). According to Lenzen and Murray (2003) ecological footprint could be used to calculate the degree of sustainability by the difference

between available and required land. The ecological footprint is limited to regional policy and planning tool for environmentally sustainable development, as it does not reveal the effects that actually occur, or the nature and severity of the impacts.

In addition, Wackernagel and Rees (1996) define it as the area of land allocated to meet the consumption of the population and absorb all their waste and the consumption is divided into 5 categories: (food, housing, transport, consumer goods and services). The land is divided into 8 categories: (land and energy, degraded land, gardens, cropland, pastures and managed forests, limited land containing forests, and unproductive areas such as deserts and ice caps - Lenzen and Murray (2003).

Moreover, Global Footprint Network, 2012 defines it as the tool that measures the relationship between human needs of products and services, with the ecosystem including the productive lands and water areas required to provide these products. This measure evaluates human demand and availability, as well as the capacity of the ocean. The biosphere area (land and sea ... etc.) available to serve a given range of population with biological capacity is measured (Vasa et al. 2018). An ecological footprint measures the ability to meet human demand from the consumption of multiple environmental resources, and the ability to process for recycling (Borucke et al. 2011).

In the case of Canadian municipalities, they define the ecological footprint as the impact each of us has on nature through our daily lifestyles, a tool that helps us think more clearly about our relationship with the planet, and hence the future, therefore, a good way to measure progress towards the sustainability of societies. Sustainability in this context means achieving a satisfactory life without exceeding the capabilities of regeneration using ecological footprint analysis. It is possible to estimate the amount of land that will be necessary to maintain current levels of consumption of individuals and households. The comparison between the size of the consumption of a certain population and the size of the land required for the production of food, wood, energy and all human consumption, with the ability of these lands to produce, replenish and absorb the waste over the years, and the analysis of the ecological footprint is the sum of all our environmental impacts regardless of where it is exactly (Anielski and Wilson 2005).

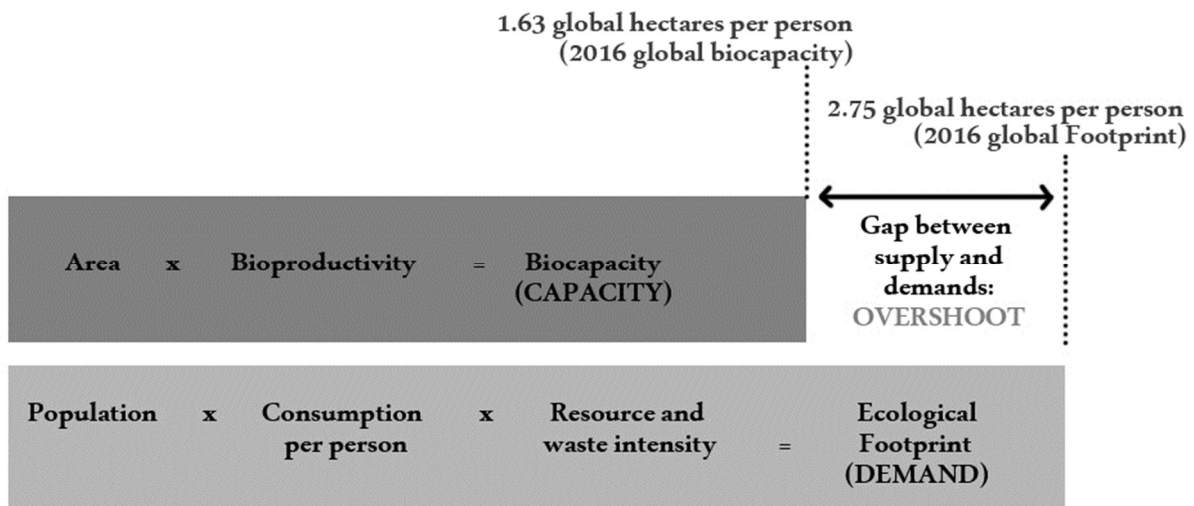
From the aforementioned definitions, it is clear that ecological footprint is a measure of the impact of a particular society within a given range, through its human consumption, and all associated wastes and emissions on the ecosystem, in terms of regenerative capacity and sustainability of available resources.

On the other hand, **Biological capacity** is the ability of ecosystems to produce beneficial biological materials for society and to absorb waste from humans, using management plans for environmental conservation and mining technologies (Global Footprint Network, 2012). It is important to note that what is considered as valuable biological resources changes from time to time depending on human needs. For example, the use of corn as a fuel for the production of ethanol from cellulose was initially used as source of energy but is currently being replaced by renewable energy.

Biological capacity is usually expressed in the global hectare. For example, Biological capacity of one person (or per capita): There are 12 billion hectares of biological land for productive land and water on this planet in 2008. The division of the output on the population of that year (6.7 million inhabitant), gives 1.79 global hectares per person (gha/person).

The relation between Ecological Footprint and Bio-capacity: by comparing the biological capacity of the environment to provide food and other basic needs in exchange for demands placed by human communities on these ecological services, if the ecological footprint of the population exceeds biological capacity, then the situation is intolerable (Ewing et al. 2010).

Figure 1 Measures' differentiations between the ecological footprint and bio-capacity



Source: Ewing et al. (2010) updated by authors

The total global human ecological footprint is 2.6 global hectares per person (gha/person), compared to the total global bio-capacity only 1.8 (gha/person) according to Ecological Footprint Atlas 2009 based on GreenFacts (2012). This excess means that humanity has already used 1.4 times the resources available to them, which is only possible for a short period, and the overrun for high-income countries is far more extreme than the global

average. While the low-income countries have a typical footprint of 1.0 (gha/person), the average high-income countries is 6.1 ha/person, as the United Kingdom averaged 6.12 (gha/person) and therefore we already need 3.4 planets to support the total world population of 6.68 billion inhabitants for everyone have the living standards in the UK (GreenFacts, 2012). According to Global Footprint Network in 2016: global biocapacity is 1.63 global hectares per person (gha/person), and the global footprint is 2.75 global hectares per person (gha/person).

Ecological Footprint principles: The ecological footprint takes into consideration six types of land (Anielski and Wilson, 2005). The study of the ecological footprint dealt with four main categories of consumption: energy consumption (housing, transport, industrial, commercial), food, goods and services (Maguire & et al., 2008). These data have been transferred to the six land categories (the areas used in the ecological footprint calculations).

The ecological footprint (EF) is divided as follows:

1. Energy Land (carbon absorption land): the land that will absorb CO₂ emissions such as green areas and dense afforestation areas.
2. Agricultural lands (crops): the agricultural land required for the production of crops consumed by the individual.
3. Pastureland (grazing): It is grazing land areas for animals.
4. Forest lands: They are the land areas of forests required to produce wood and paper.
5. Fishing areas and seas: water areas for marine fish production.
6. Built-up area: The area of land needed to accommodate population and infrastructure.

METHODS OF ECOLOGICAL FOOTPRINT MEASUREMENT

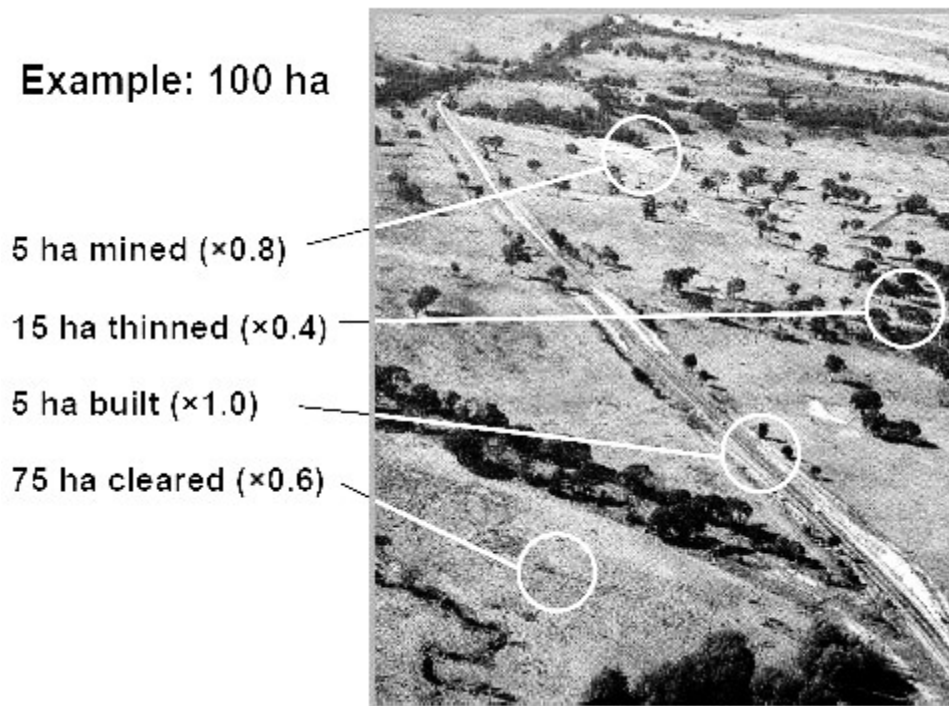
- **Include all areas of the land in the ecological footprint:** in this way, data are collected from multiple sources through the agricultural, environmental and other reports. The area of productive land that is exploited by humans is then divided into population size. The ecological footprint (ha/ person) is produced. The following equation shows how to calculate the ecological footprint (Lenzen and Murray, 2003).

Production of all land areas/ Population size = Ecological Footprint (ha per person)

- **Through actual land areas, land disturbance assessment:** In the calculation of the original ecological footprint; forest, pasture and cropland areas do not represent real land, but productive land must be used, average productivity calculated, and thus easy to compare the ecological footprint of different countries (United Nations Secretariat, 2000). The initial ecological footprint and biocapacity adopted at the international level were the same, but due to many changes caused by humans on earth such as construction of roads and buildings, have changed the natural setting which is considered in this method (calculation of the actual land areas without urbanization, utilities and infrastructure).

The following figure shows an example of a plot of land of 100 hectares. In the way of land disturbance, roads, quarries, mined areas, cleared areas and built-up land are removed. What remains is the ecological footprint (Lenzen and Murray 2003).

Figure 2 Areas removed from productive land when calculating the ecological footprint in a turbulent manner.



Source: Lenzen and Murray (2003).

- **Land emission method - Inclusion of climate change impacts:** The original ecological footprint method was only using emissions accounted from fossil fuels in their calculation, and was not taking into account, other greenhouse gas

emissions, and emissions from other sources of land, industrial processes, waste and natural gas leak. In Australia, there is a policy for cleansing and transforming energy consumption into a land area with the so-called carbon sequestration or return to the land area from which it came, taking into account climatic and technological conditions. Thus, this method is combined between land use and land emissions, so it is necessary to take into account climate changes resulting from these harmful emissions (Lenzen & Murray, 2003).

DISCUSSION

Special equations for National Ecological Footprint Calculation: those are done by studying economic flows such as production, investment, consumption and the calculation of imports and exports in order to know overall economic performance (Lenzen and Murray, 2003). In this method, calculation is based on the national GDP expressed by the extent of the success of the state or scope in the exploitation of its resources and energies as shown below:

Gross national expenditure + Exports – Imports = National Gross Domestic Product

Total national expenditure and its role divided into the following uses:

- Private final consumption (family),
- Final government consumption,
- Gross fixed capital expenditure (investment)
- Changes in inventories.

Therefore, the ecological footprint according to the special consumption patterns (household consumption - government consumption - investment consumption), will have an impact on the gross national product. For example, the lesser the GDP indication will increase the value of the ecological footprint of individuals within the state.

Net Consumption: Our net environmental dependence is linked to our net consumption of natural resources. Therefore, the higher the net consumption, the greater the risk to the natural environment, although there are economic effects in the short run rather than the distant ones.

Net Consumption = Production + Import – Export

- a) **Ecological Footprint and Biocapacity:** Equations of the footprint calculation environment as presented in the Ecological Footprint Atlas 2010 (Ewing et al., 2010).
- b) **Farmland footprint:** They are calculated according to the productivity rates of individuals and calculated by dividing the net production per capita on the

maximum production rate of the land resource. Thus, the higher the net production per capita, the higher its ecological footprint. The following equations show the identification of the ecological footprint:

Maximum production rate (kg / ha) = Total resource productivity / resource capacity (area that the resource can exploit) (tonnes)

Net production of the supplier = Actual resource productivity + Export – import

Net production per capita from supplier = Net production of resource/ total population

Global Ecological Footprint = Net production per capita/ maximum production rate (kg/ ha)

- a) **Carbon footprint:** The amount of carbon dioxide produced by the individual through the exploitation of nature and assuming the person's output of carbon dioxide 6 tons, each 1 hectare of land absorbed 1.8 tons of carbon dioxide, 1 hectare of lakes 1/3 tons of carbon dioxide (CO₂) of individual pollutants, by the following can be equated.

The quantity we get rid of pollution per person = $\frac{4.57 * (1-1 / 3)}{1.8 \text{ tons / ha}}$

It has also been shown that the amount discharged by land and sea from the pollution product = 1,693 gha/ person and calculated from the reciprocal equation.

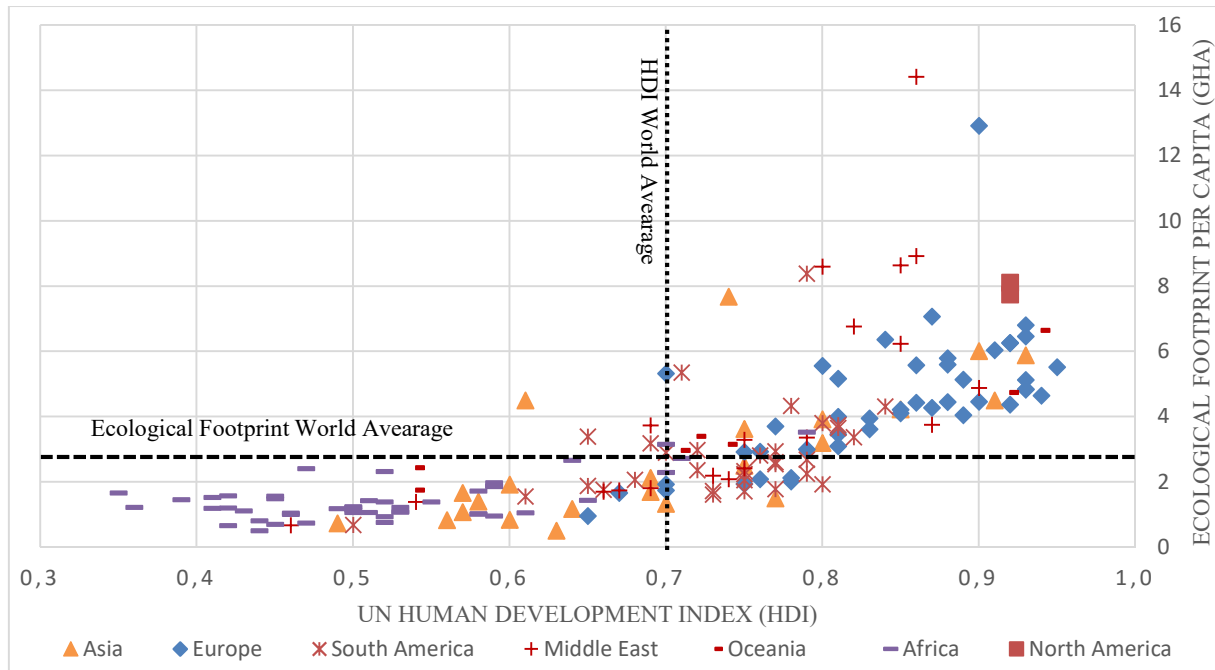
Note: The greater the carbon footprint, the more negative ecological footprint becomes, and the gap between biocapacity and ecological footprint increases, which is the gap between the demand and supply for resources offered by the environment.

RESULTS

The role of ecological footprint in measuring the implications of existing land uses and activities: The ecological footprint is a measure of the impact of a particular society (through its consumption of resources to meet its needs and future aspirations) on the natural environment (Young, 2009). Therefore, there is a great relationship between the ecological footprint and the land use process. Kindly note that:

- Relationship between them is a direct relationship, the more urban land uses the greater negative impact on the natural environment.
- The larger volume of polluting industries with large emission volumes, the greater ecological footprint with a negative impact on the natural environment (EJOLT 2012).
- Ecological footprint is an important factor in determining the quality of endemic uses in the region in accordance with the Eco-privacy (European Commission, 2015).

Figure 3 Relationship between Ecological Footprint and Human Development Index



Source Authors based on (Global Footprint Network 2012).

Note: The higher the indicators of human development index, the greater the ecological footprint, as opposed to the countries where these indicators are low, and the ecological footprint is low as shown in figure 3.

As shown in figure 3 above, most European countries have a high human development index but exceed the limit of biodiversity. With an ecological footprint more than double its own biocapacity, The Visegrád Group countries well-being depends on ecological capacity from elsewhere. This means that as long as its ecological deficit is unaddressed, V4 are losing that biocapacity. Therefore, reducing its Ecological Footprint is vital for European competitiveness.

The Ecological Footprint possibly the most popular, comprehensive environmental indicator, which is an indicator of human utilization of renewable resources. However, the Ecological Footprint represents an original method of quantification of human use of natural resources, it builds on older concepts that relate human consumption of natural resources to the limited capacity of the natural surroundings. Before the term Ecological Footprint was invented, its authors used the term “appropriated carrying capacity” (Rees, 1992), clearly linking it to the concepts of “carrying capacity” (Hardin, 1976) and “human appropriation of net primary production” (Vitousek et al., 1986). The methodology was first introduced in the book *Our Ecological Footprint* (Wackernagel and Rees, 1996) and has evolved over time.

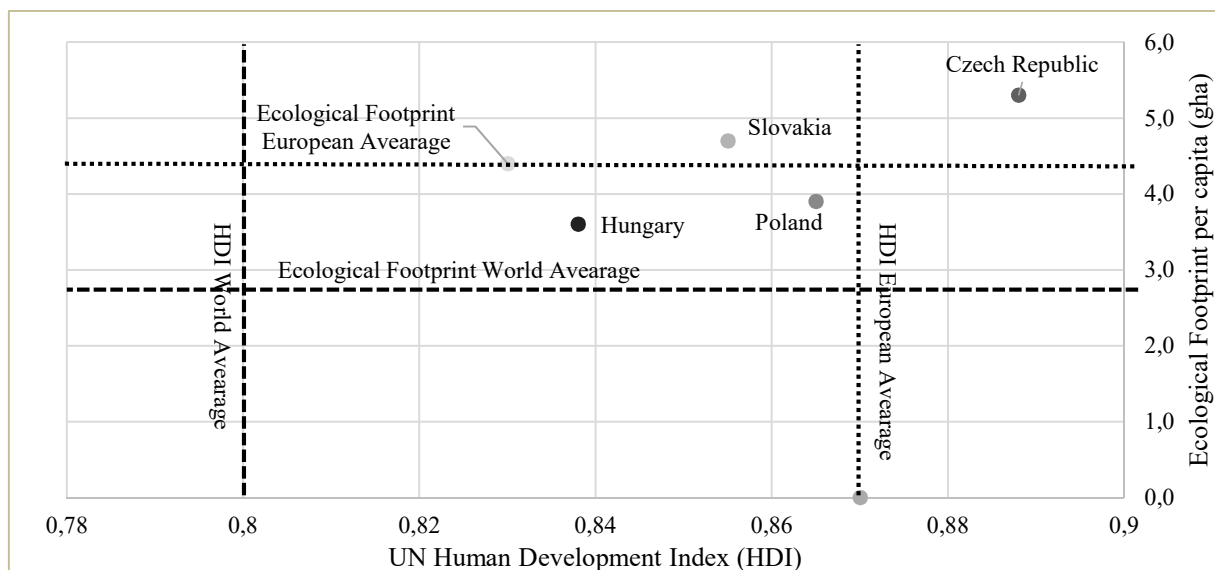
"While it is still cheap to run an ecological deficit, if humanity's current levels of resource consumption continue, such a deficit will become an increasing liability for countries" (Wackernagel and Rees, 1996).

The Visegrád country profile is characterized by developing nations that have had some positive developments in the eco-invention and the share of employed people in foreign-held enterprises, although their level has stayed quite low. Under these situations, they hold a substantial potential to proceed to a higher class of ecological footprint, if they as well record a significant growth in the GDP per capita over the following stage.

The challenges posed present significant opportunities for Europe. Therefore, V4 countries can be part of leading countries guiding the world by investing in innovations in the areas of food, health, nature management, mobility, shelter, and green energy future. For instance, new innovation technology will not only be needed in V4 but the entire European Union and the world as a whole. V4 can be part of guiding the world with technologies that drive sustainability and can build transport and city infrastructure that facilitates rather than thwarts the transition to a sustainable future. The Ecological Footprint can help Visegrád to determine whether its actions get it closer to its goals.

The ecological characteristics of Visegrád group have high variability in the ecological footprint such as, former socialist countries, less developed, slightly higher level of employment in foreign-controlled enterprises (slightly above the EU average), but low eco-innovation level. Both factors have received close to positive developments, which is why we think that they have a substantial potential to displace into a higher class of ecological footprint, if they also record GDP per capita growth in the following step.

Figure 4 Ecological Footprint and Human Development Index in Visegrád four



Source: authors

The first pillar of sustainable development – ecological balance – concentrates on the human interaction with the environment. The major goal is to minimize the negative impact on the environment as well as to protect non-renewable resources. It may be achieved only if the natural resources would be consumed at a pace, which guarantees that resources will last for future generations. Biodiversity maintenance, atmospheric stability and ecosystems stability are other vital aspects of ecological sustainability.

The second one – economic growth – is linked to the business profits as well as to social and environmental costs and covers a wide spectrum of related economic issues such as externalities, public goods, economics of scale, market structures, information asymmetry, public choice and others.

The last pillar – social progress – concentrates on the quality-of-life development. Social sustainability comprises distributional equity, adequate provision of social services (such as health and education), gender equity, and political accountability and participation.

According to Milan Kucan, Politician, lawyer, Former President the Republic of Slovenia; that one the key issues in such a dialogue is the need to find a balance between labour and capital. If globalization remains limited to the globalization of capital, as is currently the case, and fails to include the globalization of responsibility for social cohesion, for ecological balance, and for the reduction of the gap between the rich and the poor, then people's impression that their physical, social and national existence is at risk will grow stronger. For central Europe, a relatively small area harbouring a great diversity of states, nations, languages, cultures, religions and civilizations, these dilemmas pose an even greater challenge.

Assessing Visegrad countries solely in terms of their Ecological Footprints, they have, on average, lower demands on renewable resources than the whole group of developed countries (4.4 gha versus 5.3 gha, all data per capita). Hungary and Poland have the lowest Ecological Footprints not only within the Visegrad group, but they are top performers among all the 26 developed countries. Hungary's Ecological Footprint (3.6 gha) is only half that for the United States (7.2 gha), while the Czech Republic's (5.3 gha) is somewhere in between. Clearly, there are significant differences in consumption demands in different countries. Once we extend this to all the 149 countries, the range is even wider, starting from around 0.5 gha and going up to 11.7 gha. What is interesting, however, is the position of developed countries (relative to the positions of other, mostly developing, countries) in the Ecological Footprint vis-à-vis their position in the EPI. While in the EPI, all the 26 developed countries were among the first 50 countries, none of these countries are among the first 100 countries in the

Ecological Footprint. It is difficult to reconcile the results where a group of 26 developed countries have the top 'environmental performance' in the world (EPI), yet they consume the highest amounts of renewable resources (Ecological Footprint).

As for the second interpretation of the Ecological Footprint concept, most developed countries again rank at the bottom of the table (though a few countries with large areas relative to their populations, such as Canada and Australia, rank very high). All the Visegrad countries show an ecological deficit (rather than a reserve), having higher demands on renewable resources than can be provided by the biologically productive area of their respective territories. In fact, only 6 out of the 26 developed countries show an ecological reserve. Should the Ecological Footprint concept be interpreted as an indicator of sustainability, then most of the developed countries do not live within the carrying capacities of their environments and are not on a sustainable trajectory.

The Ecological Footprint concept looks intuitive and is appealing as a communication tool for showing human demands on nature. However, both the concept of the Ecological Footprint and its methodology are challenged (van den Bergh and Verbruggen, 1999). First, the Ecological Footprint is based on the current technological level and does not reflect technological progress. This is mainly the case with the carbon footprint – fossil fuel use is converted to bio productive area using an area of forest needed to sequester emitted CO₂. This arguably overestimates the Ecological Footprint since it does not consider other options for conversion of fossil fuel use to a bio productive area, options that might be expensive yet economical in terms of required bio productive area. The second challenge relates to the question of whether the Ecological Footprint concept has a meaningful application at a lower than global level. More specifically, given the unequal distribution of the world population and natural resources, it is questionable whether we should really expect Japan to live within its biocapacity of 0.6 gha (all data per capita). With a moderate Ecological Footprint (4.2 gha), Japan shows an ecological deficit (3.6 gha), while Canada shows a large surplus (8.5 gha) even with the fourth highest Ecological Footprint (6.4 gha) among the 26 developed countries. Indeed, it would be difficult for Canada not to live within its large biocapacity (14.9 gha).

CONCLUSION

Land use assessment methods are concerned with different periods and phases in the land use planning process, where the ecological footprint scale can be used in the initial planning

stages to assess the current situation, especially when compared with the HDI to measure the relationship between environmental, and developmental impacts. It shows that the ecological footprint focuses on the elements of the earth, and how human uses are influenced by them. They have ecological comparison methods related to biological ability, a measure of human damage to the environment, and development comparison through their relation to human development, and the extent of environmental stress. Representing a unique benchmark for linking the environmental and developmental field. The higher indicators of human development index, as Czechia in our case, the greater ecological footprint, as opposed to the countries where these indicators are low, and the ecological footprint is low such as Hungary and Poland, where they are compared to European average. Moreover, if we would compare to world average, they all exceed the average and they are using more biocapacity.

SUMMARY

Land use planning is the key for the developmental plans, it is necessary to assess the current situation to have an effective plan later. Creating regional plans more effective is not that easy, as in most cases they do not follow integrated system of land-use planning that enhance urban settlement in defining the vision and goals of their policies. Consequently, there was a need to find a proper measurement tool to assist the decision making for setting effective regional plans for national and regional land use planning, with a sustainable understanding of the regions and their opportunities and challenges, also it would be good if that tool use the main elements of sustainable (environment, economics, social). The EF is the most appropriate evaluation method for measuring the impacts on the different types of land uses as well as the possibility of measuring their developmental implications, as there is a significant relation between it and human development index to move with it from being a pure environmental indicator to be a developmental indicator. Here, the EF is referred to as modern standards suitable for land use assessment at existing and proposed stages of urban development plans. The research methodology applied in this study was the interpretation and understanding in a comprehensive way the EF as a tool for land use planning on national and regional level. The novelty of our research is derived from the fact that there has not been a research on this issue relating to environmentally developmental recommendations on Visegrád countries based on their EF. The main method was qualitative research study through documents and reports reviews, and their applications on Visegrád countries. This study also attempts to use a new tool for national and regional land use planning approaches by reviewing the EF as tools for evaluating regional land use in their current situation and in the stages of preparation of urban plans. Firstly, the study had an overview on the definitions of EF and biocapacity. Next, it focused on the relation between them, and their principles. Finally, the researchers illustrated some measurement methods and equations of EF, with an application of Visegrád four.

Special equations for National Ecological Footprint Calculation: those are done by studying economic flows such as production, investment, consumption and the calculation of imports and exports in order to know overall economic performance. In this method, calculation is based on the national GDP expressed by the extent of the success of the state or scope in the exploitation of its resources and energies as: [Gross national expenditure + Exports – Imports = National Gross Domestic Product]. Therefore, the ecological footprint according to the special consumption patterns (household consumption - government consumption - investment consumption), will have an impact on the gross national product. For example, the lesser the GDP indication will increase the value of the ecological footprint of individuals within the state. Based on the following methods: a) Ecological Footprint and Biocapacity; b) Farmland footprint; and c) Carbon footprint. The greater the carbon footprint, the more negative ecological footprint becomes, and the gap between biocapacity and ecological footprint increases, which is the gap between the demand and supply for resources offered by the environment.

The role of ecological footprint in measuring the implications of existing land uses and activities: The ecological footprint is a measure of the impact of a particular society (through its consumption of

resources to meet its needs and future aspirations) on the natural environment. Therefore, there is a great relationship between the ecological footprint and the land use process. Kindly note that: 1) Relationship between them is a direct relationship, the more urban land uses the greater negative impact on the natural environment; 2) The larger volume of polluting industries with large emission volumes, the greater ecological footprint with a negative impact on the natural environment; and 3) EF is an important factor in determining the quality of endemic uses in the region in accordance with the Eco-privacy.

The higher the indicators of HDI, the greater the EF, as opposed to the countries where these indicators are low, and the EF is low. Indicated previously, most European countries have a high HDI but exceed the limit of biodiversity. With an EF more than double its own biocapacity, The Visegrád Group countries well-being depends on ecological capacity from elsewhere. This means that as long as its ecological deficit is unaddressed, V4 are losing that biocapacity. Therefore, reducing its EF is vital for European competitiveness.

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The challenges posed present significant opportunities for Europe. Therefore, V4 countries can be part of leading countries guiding the world by investing in innovations in the areas of food, health, nature management, mobility, shelter, and green energy future. Perhaps, new innovation technology will not only be needed in V4 but the entire European Union and the world as a whole. V4 can be part of guiding the world with technologies that drive sustainability and can build transport and city infrastructure that facilitates rather than thwarts the transition to a sustainable future. The EF can help Visegrád to determine whether its actions get it closer to its goals.

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DETERMINING THE PROFILE OF TOURISTS AS USERS OF RURAL TOURISM PRODUCT– FOCUS ON A DEVELOPING AREA (VOJVODINA PROVINCE)

UTVRĐIVANJE PROFILA TURISTA KAO KORISNIKA RURALNOG TURISTIČKOG PROIZVODA- FOKUS NA RAZVOJNOM PODRUČJU (POKRAJINA VOJVODINA)

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Abstract

Rural tourism seems to be an appropriate means of revitalizing abandoned rural areas and ensuring their sustainability in the future through job preservation or job creation. The Vojvodina Province (Northern Serbia) has very good resource potentials in rural tourism, but in order for rural tourist products to become competitive, it is necessary to work on the segmentation of the tourism market or consumer profiling. The primary purpose of this study is to investigate the profiles of tourists, motivational factors that most influence the choice of rural tourism. The research was conducted in the traditional rural surroundings, on a sample of 491 respondents. A modified questionnaire was used, in which the basic motives were grouped into six market segments, and based on CFA analysis, in the software, SPSS Amos, version 21.00, the authors confirmed the hypothetical structure of factors, and the causal relationship of manifest variables and latent dimension rural tourism. More precisely, it has been established what the key motives that identify rural tourism in Vojvodina are. The research results showed that rest, or relaxation in nature with learning, are the main motives for visiting rural areas of Vojvodina. By segmenting the tourist users of rural tourism, it was determined that most of those tourists come for relaxation.

Keywords: development, rural tourism, consumer profiling, motivation, Vojvodina

Abstract

Čini se da je seoski turizam odgovarajuće sredstvo za revitalizaciju napuštenih ruralnih područja i osiguravanje njihove održivosti u budućnosti kroz očuvanje radnih mesta ili otvaranje novih radnih mesta.

Pokrajina Vojvodina (Severna Srbija) ima vrlo dobre resursne potencijale u seoskom turizmu, ali da bi seoski turistički proizvod postao konkurentan, potrebno je raditi na segmentaciji turističkog tržišta ili profilisanju potrošača. Primarna svrha ove studije je da istraži profile turista, motivacijske faktore koji najviše utiču na izbor seoskog turizma. Istraživanje je sprovedeno u tradicionalnom ruralnom okruženju, na uzorku od 491 ispitanika. Korišćen je modifikovani upitnik u kojem su osnovni motivi grupisani u šest tržišnih segmenata, a na osnovu analize CFA, u softveru, SPSS Amos, verzija 21.00, autori su potvrdili hipotetičku strukturu faktora i uzročno-posledičnu vezu manifestnih promenljivih i latentne dimenzije ruralni turizam. Tačnije, utvrđeno je koji su ključni motivi koji identifikuju seoski turizam u Vojvodini. Rezultati istraživanja pokazali su da su odmor, ili opuštanje u prirodi uz učenje, glavni motivi za posetu ruralnim područjima Vojvodine. Segmentiranjem turističkih korisnika seoskog turizma utvrđeno je da većina tih turista dolazi radi opuštanja.

Ključne reči: razvoj, ruralni turizam, profilisanje potrošača, motivacija, Vojvodina.

INTRODUCTION

The area of Vojvodina, as an Autonomous Province in the Republic of Serbia, is 21,614 km², with a total of 467 settlements and 1,881,357 million inhabitants (Petrović et al., 2017). In the structure of GDP of Autonomous Province of Vojvodina, industry represents 53.4%, services with 30%, agriculture with about 10%, and construction with 6.9%, while GDP per capita in rural areas is 74% of the national average (Cvijanović et al., 2020). The agricultural population of Autonomous Province of Vojvodina makes up 26% of the active agricultural population of Serbia (Petrović et al., 2018). There is 0.88 hectares of arable land per capita. If we take into account that the average farm size is about 3.59 ha of arable land and that each farm has about three separate plots, it can be concluded that Autonomous Province of Vojvodina has a very unfavorable property structure (Andrić et al., 2010). Rural tourism is already developed in some parts of Vojvodina, but the position it occupies in the tourist market is insufficient, especially if the rich resource base and geographical position are taken into account.

The development of rural tourism in Autonomous Province of Vojvodina can play an important role in increasing the diversity of the tourist offer all over the Serbia and forming a richer image of the country. On the other hand, tourism in the villages of Vojvodina should not only be a goal, but also a means to stimulate economic growth, strengthen underdeveloped regions and improve the living standards of the local population. In Autonomous Province of Vojvodina, the fact is known about the increase in poverty in the countryside and the departure of people from those areas (Novković et al., 2013). With the development of tourism, multifunctional agriculture is emerging, which gives people in the villages additional opportunities for economic strengthening. With its natural and social wealth, Vojvodina has all the predispositions to be on the list of regions with developed rural tourism. According to the Tourism Development Strategy of the Republic of Serbia, rural tourism is one of the key

types of tourism in Autonomous Province of Vojvodina, it is in the Regional Spatial Plan of Autonomous Province of Vojvodina until 2025. It should not be forgotten that in Vojvodina, tourism in rural areas is related to agriculture (Gajić et al., 2018). What is one big unknown in the rural tourism development in Vojvodina, is the market segmentation or profiling of tourists, more precisely what are the motivators that imply going to the villages and using the rural tourism product. Previous research has not taken into account the motivational segmentation of the rural tourism market (Blešić et al., 2014). Most of the research studies found on this topic dealt with the knowledge of the impact of the local population on rural development, and the quality of services provided in these parts of Vojvodina. However, world research explains the importance of market segmentation and profiling much more, and there is more research on this issue.

The aim of this research is to determine the target market or profile of a tourist visiting rural areas in Vojvodina. A standardized model of the questionnaire, which was used by Park and Yoon (2009), in their paper Segmentation by motivation in rural tourism: A Korean case study. In their work, using Principal component analysis (PCA), they grouped certain motivators into six factor groups, and determined their influence on the selection of a rural tourism product. After that, with the help of cluster analysis, they identified four segmentation groups of tourists. They came to the conclusion that the motive for relaxation is one of the main motives for visiting the villages of Korea. The authors of this paper modified the questionnaire, taking over the six obtained factors, and determined which of the motivating factors can be the profile of the tourist who decides to visit the villages of Vojvodina. With the help of an appropriate statistical analysis, CFA, they confirmed the given factor structure, and further determined the strength of the influence of manifest variables on latent variable rural tourism. The only limitation in the research was the fact that all respondents were domestic visitors. The sample of persistence did not include foreigners. During the research period in the rural areas of Vojvodina, there were no foreign tourists. During the whole year, 64.153 domestic and 125.432 foreign visitors were recorded in the city of Novi Sad. Their visit focused on the city, a very small and short stay in the countryside.

Given the small amount of research on the topic of profiling rural tourists in Vojvodina, and the segmentation of the tourist market, this research work will help determine groups of existing and potential consumers. This will enable a better understanding of the needs and desires of consumers and the perception of personal, situational and behavioral features of the segment. The tourist product should be completely adjusted to the wishes and needs of a certain market segment, ie. specialize and focus on a specific market segment. Therefore, this

study aims to understand travel motivations and characteristics of tourists visiting a rural destination to provide a better understanding of rural tourism in the Vojvodina. However, it should be noted that the selection of the target segment also determines the position of the product on the market. The process of motivational segmentation leads to product positioning in the market. This result of segmentation analysis is, in a competitive market, a form of exploitation of segmentation analysis and its transformation into a strategy, given that the possibility of independent selection on the consumer, and to offer them their product.

THEORETICAL BACKGROUND

Some estimates indicate that about 65% of the total world tourist demand is directed towards natural values and spaces, it is impossible to determine more precisely how much of that huge world tourist wave flows to rural areas (Jing, 2006; Petrović et al., 2018). Many works of literature show the importance of rural tourism in the world: it increases employment, affects the expansion of entrepreneurial activities, reduces poverty, affects the return of people from cities to villages, points to the use and promotion of natural resources, affects economic profit, expands social and cultural influence, increases the building of infrastructure capacities, participation in decision - making by the government and the private sector, increase of collective revenues (Hall et al., 2003; Çiğdem et al., 2020). However, many authors discuss whether and to what extent the development of rural tourism is important for the economy (Sharpley, 2000; Canoves et al., 2004; Dissart et al., 2009). Visitors to rural areas very often do not do any activities, except rest and relaxation (Park et al., 2009). Rural development covers a very wide range, primarily economic activities, as the basis of development, and this is emphasized in villages and rural areas (Flisher et al., 2000; Pesonen, 2013). The fact is that no country can survive without rural development. In recent years, there has been increasing research against rural tourists, who use the product in a completely different way, and come up with a whole new attitude about understanding the rural environment and its values (Frochot, 2005; Pesonen, 2012; Rid et al., 2015). Frochot (2005), describes in detail all the activities that can be done in villages, and defines the term rural tourist. Lane and Kastenholz (2015), represent rural tourism in the form of umbrellas, which encompassing many different specific types of tourism. Jing (2017), points to the great importance of rural tourism, which solves all social and economic problems that arise in a conventional agricultural industry. Rural tourism attracts with its space and natural resource base (Roberts et al., 2001; Lane et al, 2015; Jing et al., 2018).

The fact is also that the issue of rural tourism development in Vojvodina is completely neglected, which leads to catastrophic situations (Gajić et al., 2018). All Serbian villages and rural areas are as potential resources for rural development, evidently proven and undisputed. For determining successful destination marketing strategies, professional organization by activities is of great importance (Petrović et al., 2018). The starting point for each activity are projects, on various topics and with only one common basis, rural development as an essential goal that brings in realization and literally salvation for an active rural environment. Projects for rural development of rural areas of Vojvodina, primarily refer to investments in infrastructure, communal equipment, and the economy, thanks to natural potentials as preconditions, looking for space in renewable energy (Cvijanović et al., 2020). How and to what extent the factors influence the decision-making process on the purchase of a rural tourist product can be obtained only if extensive research is conducted. Every consumer strives to buy the product / service that represents value to him (Zhang et al., 2019). The category of value is related to the type of personality, so that the same product can be evaluated differently by different consumers. The destination must be positioned appropriately and build a prestigious brand in the minds of consumers, in a highly competitive environment. Numerous world researches show the importance of motivation in choosing a tourist product and market segmentation (Crompton, 1979; Dann, 1981; Yuan et al., 1990; Uysal et al., 1994; Fodness, 1994; Cha et al., 1995; Hanqin et al., 1999; Zhang et al., 1999; Nicholson et al., 2001; Kozak, 2002; Josiam et al., 2004; Bansal et al., 2004). For determining successful destination marketing strategies, it is important to understand the interactions between pull and push factors related with that specific destination (Kim et al., 2002; Kelliher et al., 2018). Formica (1998) also emphasized the importance of examining motivation in a better understanding of tourism development, both an economic and a social phenomenon. According to Iso Ahola (1982), a visit to a tourist place is motivated by an escape from everyday life. Similar to his research, Pearce and Lee (2005) continue by pointing out that in addition to running away from everyday life, the motive for traveling is to relax as well as improve relationships. Jang and Wu (2006) found in their research that travel stems from the desire for family togetherness and socializing, as well as relaxation. In their presentation (2015), Rid, Ezeuduji and Pröbstl-Haider, established the following tourist profile on a sample of 430 respondents in The Gambia: multi-experiences & beach seekers, multi-experiences seekers, heritage & nature seekers, sun & beach seekers. Different descriptors and discriminating variables to segment a market have often been addressed in the literature: benefits sought by travelers (Loker et al., 1992; Wight, 1996), product bundles (Oh et al.,

1995; Lee et al., 2004), attributes for vacation, motivations (Loker-Murphy, 1996), behavioral characteristics (Formica et al., 1998; Mok et al., 2000, Song, 2005). That market segmentation and consumer profiling is the basis for identifying homogeneous groups was argued by Beane and Ennis in their 1987 study, entitled Market Segmentation. Identifying tourism markets for different tourism products is necessary to achieve long-term business and competitiveness in the tourism market (Frochot, 2005; Walker et al., 2006; Molera et al., 2007; Ezeuduji et al., 2011). Sharpley (2000) states that demography is a key factor in market segmentation, and other factors such as economic status and age are less predictors of rural tourism development. Johns and Gyimothy (2002), gave serious criticisms of the segmentation of the tourism market, because they came to the conclusion that this procedure did not identify real consumers. A large number of theorists claim that there are four market segments (Cha et al., 1995; Kim et al., 2002; Sorigo et al., 2005; Snyman et al., 2012), while very few look at just one segmentation. According to Carter, Wei and Ruys (2002), segmentation relies on psychographic and demographic factors to identify six senior traveler segments that holiday in Australia. Sarigollu and Huang (2005), presented a segmentation based solely on the geographical factor in the Region of Latin America, on a total sample of 265 surveyed visitors. Based on psychographic factors, market segmentation was performed by Scott and Parfitt (2004), in the Region of Tropical North Queensland (Australia) to a total of 877 respondents. Moscardo (2004), investigates market segmentation in the Region of Cairns (Australia) to 1630 respondents, where he found that two factors are most important in this process: demographic and geographical.

METHODOLOGY

The research was conducted in the villages of Vojvodina, with the aim of researching the motive of the trip or the profile of the tourist, in order to more easily understand the position of rural tourism in Vojvodina on the tourist market. The research was conducted in the period between May and October 2019. All 491 participants in the research were domestic tourists, which is the main fact that characterizes the rural tourist product of Vojvodina, and the main limitation. The first phase of the research involved collecting relevant literature on a given topic, and studying existing research in the world. All facts are supported by statistical data and available documentation, which increases the importance and seriousness of the research work and the overall content of the paper. The second part of the research included a survey on a sample of 491 respondents. A modified questionnaire (with a total of 24 group questions

in 6 factors) was used by Park and Yoon (2009) in their study, in a paper entitled Segmentation by motivation in rural tourism: A Korean case study. In their research model, the questions were grouped into six factors, with the help of Principal component analysis (PCA), after which they clustered the market into four clusters, and determined the segmentation groups or profiles of tourists who mostly visit rural areas. The authors of this paper used already existing factors with set items, and based on CFA analysis, confirmed the factor grouping, and determined which of the above factors most identifies the rural tourism, using SPSS AMOS software, version 21.00. Confirmatory factor analysis (CFA) is a type of structural modeling (SEM) that is often used in applied research, where the relationship between measurable variables is checked. The validity of a measurement model depends on determining acceptable levels of good competence for the measurement model and finding specific evidence of the validity of the construct. Validity is defined as the extent to which data collection methods accurately measure what they are intended to measure (Saunders and Thornhill, 2003). To meet the validity process, validation and reliability checks were performed: Content validity, Convergent validity, Composite Reliability, Discriminant Validity, Nomological Validity. Table 1 shows the values of the suitability index. Absolute fit indices estimate how well the model reproduces the data from the sample: CFI (Goodness-of-Fit), RMSEA (Root-mean-square error of approximation), NFI (Normed fit index), TLI (Tucker-Lewis Index). Absolute fit indices show values within the normal range.

Table 1 Fit statistics of the measurement model

Fit statistic	Recommended	Obtained
CFI	>0,90	0.983
RMSEA	<0,05	0.047
NFI	>0,90	0.946
TLI	>0,90	0.972

Source: author's research

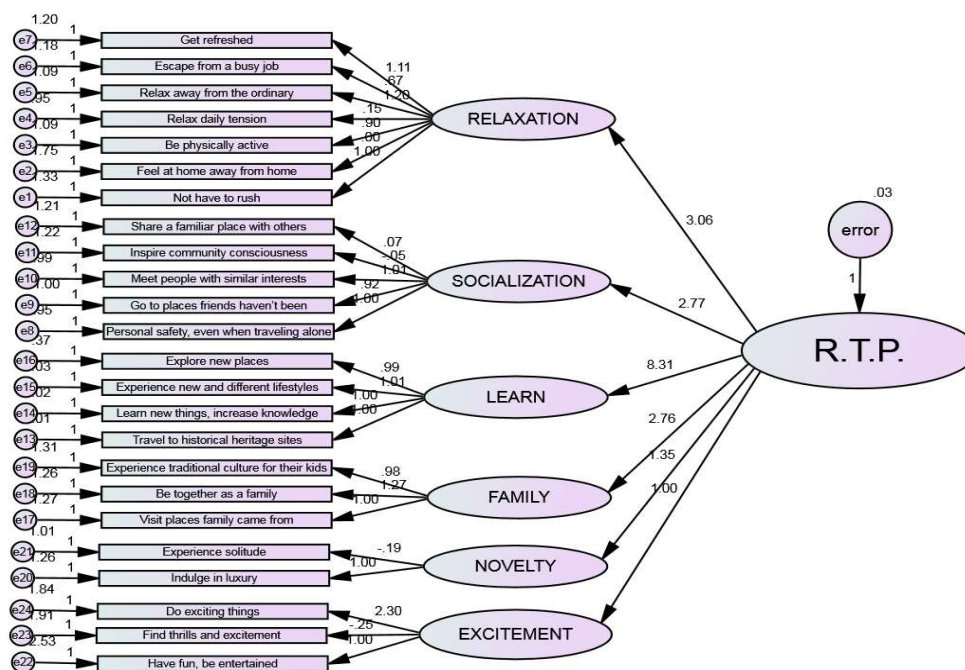
After the validation of the measuring instrument was satisfied, the results of the confirmed factor analysis (CFA) using Amos 21 were used to assess the adjustment of the measuring model. The hypothetical factor structure was confirmed with the help of CFA analysis, and the validation procedure in the measurement model was performed. CFA implies the application of SEM technique (Structural Equation Modeling. Through this technique, through graphical modeling and combining statistical methods, CFA is realized. The main

goal of CFA is to define causal connections of manifest variables and factors, i.e., latent dimensions (George et al., 2003).

RESULTS AND DISCUSSION

A total of 56.6% of men and 43.4% of women participated in the study. Of these, a total of 16.7% belonged to the age group under 25 years, 26.3% in the range between 25 and 40 years, 41.8% to the age group from 41 to 60 years. A total of 15.2% belonged to the group of respondents over 60 years of age. Regarding the level of earnings of respondents who visited the rural areas of Vojvodina, 17.7% of them have incomes below 200 e, 69.9% in the range of 200 to 400 EUR, and 12.4% with earnings of over 400 EUR per month. The research included a total of 31% of students surveyed with high school graduation, and 69% with higher education at the faculty and the like. The number of variables in the model is 56, of which unobserved variables 32, and observed variables 24. The number of exogenous is 25, while exogenous variables are 31 (independent of other variables).

Figure 1 Graphical representation of the CFA model (*R.T.P- rural tourism product)



The χ^2 test yields a value of 8.351 which, evaluated with 252 degrees of freedom, has a corresponding p-value of 0.00. This p-value is too high to reject the null of a good fit. Chi square is an observation of a random variable that has an approximate chi distribution with

252 degrees of freedom. The graph shows items, manifest variables, as well as the latent variable rural tourism product. Standardized factor loads, values of direct and indirect effects, as well as errors, are shown in the graph. Table 2. gives an overview for Regression Weights (Estimate, S.E, C.R).

Table 2 Regression Weights

Covariances	Estimate	S.E	C.R	P
Relaxation < ---R.T.P	3.06	1.31	2.33	0,02
Socialization < ---R.T.P	2.77	1.18	2.34	0,01
Learning < ---R.T.P	8.31	3.46	2.39	0,01
Family < ---R.T.P	2.76	1.18	2.32	0,02
Novelty < ---R.T.P	1.35	0.63	2.12	0,03
Excitement < ---R.T.P	1.00	-	-	-

Source: author's research. *S.E = standard covariance error ; C.R = Critical Ratio; P= p – statistical significance; R.T.P rural tourism product

Relaxation implies the release of any physical and mental tension, and is one of the key motives for choosing a rural holiday environment. A total of 7 items belonged to this factor. It is observed that there is statistical significance in the influence of relaxation factors on R.T.P. The first covariance between relaxation variables and R.T.P is estimated to be 3.06, with an estimate of the standard covariance error S.E = 1.31. Estimate 3.06 is an observation of an approximately normally distributed random variable centered around the covariance of a population with a standard deviation of 1.31. These figures serve to construct a 95% confidence interval on the covariance population by calculating Estimate and S.E. The Critical Ratio (C.R) was obtained by dividing the covariance estimate by its standard error. At a statistical significance of $p < 0.05$, any C.R exceeding 1.96 is considered significant. If this value is achieved, it is considered that the covariance between the variables differs significantly from 0, at the level of significance $p < 0.05$. It is noticed that this value is above than 1.96, therefore it can be concluded that the relaxation significantly affect the variable R.T.P. A large P in addition to C.R gives about two tailed p values to test the hypothesis. In this case, the covariance between the variables differs from 0, with $p = 0.2$. Calculation P implies that parameter estimates are normally distributed, and are accurate only in large samples. The term socialization is widely used in explaining the motives of travel. Socialization is a permanent learning process during which we adopt the norms and rules of our culture, and we become able to participate in social relations. In the original questionnaire, as well as in the modified form, the socialization factor included a total of five

items. For the socialization variable, the covariance value is estimated to be 2.77, with a standard error estimate of $S.E = 1.18$. The C.R value is 2.34, which is greater than 1.96, and is considered significant, which is confirmed by the value of p , which is 0.01. These data indicate that socialization has an impact on the decision to choose rural tourism products. Travel has always been motivated by the learning factor, spreading knowledge by getting to know new places. The learning motive is one of the key motives in choosing a trip, and in this research it contains a total of four items. The estimate of the third covariance between learning and R.T.P, is very high 8.31, with a standard error estimate of $S.E = 3.46$. Critical Ratio (C.R) is 2.39, with a value of $p < 0.05$, and the level of learning motive is correlated with the decision for rural tourism products. The motive of the trip, which refers to the expansion of family relations, and getting to know the origin of the family and staying in nature, hanging out with the closest ones, contains three items. Covariance family has estimate about 2.76, with $S.E = 1.18$, and $C.R = 2.32$. The data indicate that the family motive has a significant influence on the decision to choose a rural tourist product ($p = 0.02$). The reasons for traveling to a rural tourist environment can be from family needs. Novelty is also a set of motive that play a significant role in the selection of R.T.P (estimation = 1.35; $S.E = 0.63$; $C.R = 2.12$; $p = 0.03$). The results show that covariance excitement does not make a significant contribution in motivating tourists to choose to visit rural areas.

The Standardized Regression Weights can be interpreted as the correlation between the observed variable and the corresponding common factor. All six variables have moderate to strong standardized loadings on factor (1.000). They all are reliable indicators for rural value. Looking variable *relaxation*, item *Relax away from the ordinary*, has the strongest standardized loadings on relaxation, and the estimate is 0.519, but item *Feel at home away from home*, has very low standardized loadings on factor (0.00). Item *Inspire community consciousness*, has very low estimate, but *Personal safety*, even when traveling alone, has estimate about 0.440. Items *learning* have very strong standardized loadings on factor learning. Every item has estimate above 0.99. Items *family* have low estimates on factor family. *Novelty* items, have low standardized loadings on factor novelty. The Standardized Regression Weights of item *Find thrills and excitement* has estimate of -0.31, what means that item has low standardized loadings on factor excitement. Also other items have low loadings on factor.

Table 3 Standardized Regression Weights

	Estimate
RELAXATION < ---R.T.P	1.000
SOCIALIZATION < ---R.T.P	1.000
LEARNING < ---R.T.P	1.000
FAMILY < ---R.T.P	1.000
NOVELTY < ---R.T.P	1.000
Not have to rush < ---RELAXATION	0.418
Feel at home away from home < --- RELAXATION	0.000
Be physically active < --- RELAXATION	0.415
Relax daily tension < --- RELAXATION	0.082
Relax away from the ordinary < --- RELAXATION	0.519
Escape from a busy job < --- RELAXATION	0.310
Get refreshed < --- RELAXATION	0.471
Personal safety, even when traveling alone < ---SOCIALIZATION	0.440
Go to places friends haven't been < --- SOCIALIZATION	0.401
Meet people with similar interests < --- SOCIALIZATION	0.434
Inspire community consciousness < --- SOCIALIZATION	-0.021
Share a familiar place with others < --- SOCIALIZATION	0.031
Travel to historical heritage sites < ---LEARNING	0.997
Learn new things, increase knowledge < ---LEARNING	0.996
Experience new and different lifestyles < ---LEARNING	0.993
Explore new places < ---LEARNING	0.919
Visit places family came from < ---FAMILY	0.389
Be together as a family < --- FAMILY	0.473
Experience traditional culture for their kids < --- FAMILY	0.377
Indulge in luxury < ---NOVELTY	0.203
Experience solitude < ---NOVELTY	-0.044
Have fun, be entertained < ---EXCITEMENT	0.108
Find thrills and excitement < --- EXCITEMENT	-0.031
Do exciting things < --- EXCITEMENT	0.281

Source: author's research.*R.T.P rural tourism product

The squared multiple correlations provide information on how much variance the common factors account for in the observed variables, despite receiving a path from both latent variables. In addition, the R^2 corresponding to 14 of the 24 observed variables indicate that the respective factor explains a respectable portion of the variance (between 14.2% and 99.4%). The remaining R^2 statistics are, in order of increasing magnitude: *Explore new places* ($R^2=0.844$), *Experience new and different lifestyles* ($R^2=0.987$), *Learn new things, increase knowledge* ($R^2= 0.992$), *Travel to historical heritage sites* ($R^2=0.994$), *Meet people with similar interests* ($R^2= 0.189$), *Go to places friends haven't been* ($R^2=0.161$), *Personal safety, even when traveling alone* ($R^2= 0.194$), *Get refreshed* ($R^2= 0.222$), *Relax away from the ordinary* ($R^2=0.269$). Very low R^2 values have next items: *Experience solitude* ($R^2 = 0.002$), *Indulge in luxury* ($R^2 = 0.041$); *Do exciting things* ($R^2 = 0.079$), *Find thrills and excitement* ($R^2 = 0.001$), *Have fun, be entertained* ($R^2 = 0.012$), *Share a familiar place with others* ($R^2 = 0.001$), *Inspire community consciousness* ($R^2 = 0.000$) and *relaxation relax daily tension* (R^2

= 0.007), *Escape from a busy job* ($R^2= 0.096$), *Feel at home away from home* ($R^2 = 0.000$) has a negligible R^2 raising the possibility that this item does not tap the same values dimension as the other questions.

Table 4 Squared multiple correlations

	ITEMS	R ²
	R.T.P	0.000
EXCITEMENT	Do exciting things	0.079
	Find thrills and excitement	0.001
	Have fun, be entertained	0.012
NOVELTY	Experience solitude	0.002
	Indulge in luxury	0.041
FAMILY	Experience traditional culture for their kids	0.142
	Be together as a family	0.224
	Visit places family came from	0.151
LEARNING	Explore new places	0.844
	Experience new and different lifestyles	0.987
	Learn new things, increase knowledge	0.992
	Travel to historical heritage sites	0.994
	Share a familiar place with others	0.001
SOCIALIZATION	Inspire community consciousness	0.000
	Meet people with similar interests	0.189
	Go to places friends haven't been	0.161
	Personal safety, even when traveling alone	0.194
RELAXATION	Get refreshed	0.222
	Escape from a busy job	0.096
	Relax away from the ordinary	0.269
	Relax daily tension	0.007
	Be physically active	0.172
	Feel at home away from home	0.000
	Not have to rush	0.174

Source: author's research

The paper relies on related research. Park and Yoon (2009), in their article entitled Segmentation by motivation in rural tourism: A Korean case study, have proven that tourists most often travel for reasons of relaxation. Contrary to the above research, the authors concluded that there are deviations in Vojvodina, because learning is a very strong motive for going to the village. The deviation is noticed in the motive excitement because in this research, the motive is in the last place. After that, the cluster analysis performed. It was determined that the family cluster, out of four achieved clusters, carries the highest percentage of participation in the decision to visit the villages.

A similar study was conducted by Reed, Ezeuduji and Ulrike, in the paper Segmentation by motivation for rural tourism activities in The Gambia (2014). On a total sample of 430 respondents, by factor analysis, they classified the issues into four factors, of which heritage and nature has the highest factor saturations. The largest percentage of respondents come to

spend their free time as a relaxation in nature. The research can be based on a similar one conducted in Finland. Pesonen (2012), in his research, performs a similar approach to tourist segmentation. The conclusion he comes to is that the largest number of tourists visit rural areas, in order to escape from everyday life. For all segments, the most important motivation is relaxation from the usual, closely followed by getting refreshed and a feeling of comfort. The beautiful landscape, as well as the peaceful, unhurried atmosphere are among the most important attributes of the destination for all segments.

CONCLUSION

The structure of rural settlements in Autonomous Province of Vojvodina is very heterogeneous. By villages is meant not only the most numerous with a dominant agricultural function, but also settlements that have affirmed themselves as tourist, spa, suburban, periurban settlements. Rural tourism, as a significant segment of multifunctional agriculture in Vojvodina, due to the multiplicative effect of tourism, initiates the fastest diversification of the rural economy, especially through emphasizing the production of agri-food products in the function of quality tourist nutrition in beautiful rural areas. This type of tourism is a tool to promote all kinds of resources, including even heritage conservation in all its forms. In the world, a special place is occupied by the development of all forms of rural tourism in rural areas, primarily due to the very stressful life of people in urban areas, especially in large cities. There are many motives for tourists to come to rural areas of Vojvodina. These can be: getting to know and / or participating in agricultural work, enjoying healthy nature, getting to know the ethno contents of that rural area, enjoying traditional food, wild plants, forest fruits, enjoying wine and other agri-food products, enjoying the common preparing traditional dishes with the hostess, participating in events, getting to know rural areas and their customs, especially cultural and historical heritage, introducing children to the rural area, way of life and work, hunting and fishing in specific conditions of the given rural area. Rural tourism is a common name for various activities and forms of tourism that occur outside cities, ie urban areas and those areas where mass tourism has developed. The share of the rural population in the total population of Vojvodina is very significant and amounts to 43.60%. The development of tourist activity in the villages of Vojvodina began in the 70s of the last century. "Initially, it was not accompanied by adequate stimulative measures, it was not given the appropriate importance. According to the authors of the Tourism Development Strategy in Vojvodina, rural tourism in 2025 will cover 6.6% of the total number of tourist nights, with an

estimated market potential of one million nights within rural tourism, and the share of foreign guests in the total number of nights will be 15%.

During the ten months of 2019, about 500,000 tourists were recorded in Vojvodina, nine percent more than in 2018 (Statistical Yearbook, 2020). The Provincial Secretariat for Economy and Tourism does not have competitions that are directly related to rural tourism in rural farms, but they provide incentives through economic entities, ie through affirmation and promotion of tourist potentials, such as those related to strengthening accommodation capacities and catering services. The current Spatial Plan of the Republic of Serbia sets long-term goals for the development and arrangement of rural areas: creating socio-economic and market conditions for accelerated economic and social development of rural areas, stopping depopulation and deteriorating demographic and social structure of rural areas, activating local potentials and raising develops and regulates the rural area as a long-term perspective and choice for life and economy, improving communal and social standards and quality of life in rural areas, ensuring economic and social security of rural households, preservation and improvement of ecological, cultural and other values in rural settlements. Projects implemented for rural tourism development in Vojvodina are the basis of implementation proposals that enable monitoring of the results of activities and the continuation of positive results of rural development of the rural population. The essence of rural development is to stop the unfavorable trends of migration of the population from rural to urban areas and the creation of new problems in overcrowded centers. Stimulating measures can not only stop the unfavorable migration trend from rural to urban areas, but also turn it in the desired direction. Motivational market segmentation is considered one of the fundamental concepts of modern marketing. Socio-demographic, socio-cultural, economic, political, environmental, and other changes have led to significant changes in its functioning, and thus to changes in the structure of demand and behavior of tourist consumers. Every business entity must adapt to the needs of consumers through the creation of such products/services, which will best meet their growing needs, and on the other hand, enable the business entity to realize its goals and make a profit (Pearce, Tan & Schott, 2004). Today, tourists are looking for "something more" which requires an integrated approach that starts from searching for personal identity and recognizing their own comparative advantages. Much research is based on geographic and demographic variables. Thus, some research has been conducted in Serbia (Veljković & Đorđević, 2014; Stanković, Đukić & Popović, 2012), but many believe that traditional segmentation, with its focus on demographic and stereotypical lifestyle characteristics, is not able to provide an effective way of observing demand, ie. rural tourism needs.

The authors of the paper conducted a survey in the villages of Vojvodina, during the period from May to October 2019, on a total sample of 491 respondents. The survey questionnaire contained 24 questions, grouped into six factors, according to the model used in their research by Park and Yoon (2009). They managed to group all items into six groups by factor analysis, and then cluster analysis to determine four groups of consumers of rural tourism product or four groups of tourist profiles. It was determined that the reason or motive for the trip was mostly relaxation. In this paper, the authors, with the help of CFA analysis, confirmed the hypothetical structure of the factors, and based on the obtained data, determined the extent to which the six factors directly affect the choice of rural tourism products. All factors have a statistical significance ranging from $p < 0.05$, and it is observed that they directly affect very significantly the choice of rural area for travel by tourists. Factors of relaxation (3.06), socialization (2.77), learning (8.31), family (2.76) have the highest score, while novelty (1.35), and excitement (1.00) have the lowest score.

After summarizing the Standardized Regression Weights, it is observed which motives individually affect on rural tourism. Based on these data, it can be seen that the motives grouped into factor excitement have the least influence on the choice of rural tourism, followed by the motives that make up the factor called novelty. The values of the excitement motive assessment are even negative. In the highest percentage, the motive for visiting the rural area is relaxation, which immediately constructs the profile of a rural tourist in Vojvodina.

There are no similar works on the topic of segmentation of tourist profiles at the level of Vojvodina. Still, the importance of this work and research is reflected, above all, in finding an important business segment, which is profiling existing and potential tourist consumers in rural areas of Vojvodina. The fact is that each respondent was a domestic visitor, which is the biggest limitation of this research, but certainly that the sample size can be representative for further research in the field of market segmentation and profiling of potential consumers. Thus, all entities in the development of this form of tourism will be able to create an image of corrective measures and improve tourism business in the part of the country that is rich in the rural resource base. Based on the research data and the obtained results, it will be possible to see the real situation and possibilities of rural tourism development in this part of the country. Accordingly, it is possible to conduct similar and broader research on a given topic and to construct strategic plans for the future development of rural tourism. According to Middleton (2002), such research can serve to facilitate marketing and presentation of the destination to specific groups of consumers. The negative consequences of the Covid-19 pandemic will be

felt in all areas of the economy, including rural tourism. Further research in rural tourism will be limited. It will be necessary to start from the zero point of business, to attract tourists, with old and new strategies and ideas, which can certainly rest on the basis of this research and the similar research.

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E-WOM ON THE ONLINE BOOKING INTERFACES – A COMPARATIVE ANALYSIS OF THE ONLINE TRAVEL AGENCIES’ GUEST REVIEW SYSTEMS

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Abstract

Recent profound and fundamental changes in information technology and electronics have led to a change in consumer habits, which also characterizes the tourism sector. In the e-world, consumers' information search and communication habits are changing; we are living in an era of a communicational paradigm shift. Online Travel Agencies (OTA) are not only the dominant channels of booking and sales nowadays, but also the channels of information gathering and guidance in the accommodation-related information of the services. Some of the information on OTA is objective; others are subjective – the latter being consumer information and opinions. Subjective information about the accommodation is provided by guest reviews on the OTA websites.

The present research aims at comparing the guest review systems of Hungarian and international OTA websites, in terms of authenticity, scale, the applied system of criteria, and the possibilities of guest evaluations broken down by target groups. In addition, this paper presents the OTA guest ratings of two accommodation establishments of the same category – located in the same destination – on a case-by-case basis, seeking an answer to the question of how consistent the results – as a whole and in terms of criteria – are for the consumer facing the decision.

In the further primary research part of the study, the review rating and customer feedback for satisfaction analysis is also presented based on professional interviews with hotel professionals.

The results reveal that the guest ratings, which provide the OTA users concise information about the accommodation establishment, are influenced by the scale and the categories (besides the calculation of the overall experience score) applied by the OTA, and the number of reviews, because a higher number of reviews gives a less scattered, more correlated with the other OTAs ratings.

Keywords: e-tourism, OTA, guest satisfaction, e-WOM, guest reviews

INTRODUCTION

Recent profound and fundamental changes in the field of information technology and electronics have led to a shift in consumer habits, which also characterizes the tourism sector. We live our daily lives in a digital environment defined by widespread access to the Internet and the use of information and communication technology (ICT) tools. In this e-world, consumers' information search and communication habits are changing; we live in an era of a paradigm shift of communication. Markos-Kujbus (2016) emphasizes that consumers nowadays want to get as much and as a wide range of information as possible in the shortest

possible time, and that the Internet facilitates access to data and information (Katawetawaraks & Wang, 2011). Accelerated lifestyles and technologies are forcing service providers to move forward and be up to date, thereby shifting their sales activities to the online world (Csendes & Kis, 2017). Because online sales have rather limited opportunities for customers to obtain information about products and services before making a decision, online sellers typically provide more product information that customers can use to make more well-established consumer decisions.

Accommodations mainly provide a service that – if done well – becomes a positive experience for people over time. It is important for the accommodations that the guests leave the venue with a pleasant experience, thus making them interested in returning. This is only possible if the guests are satisfied with the hotels' services. For satisfaction to develop in the guest's mind, it is necessary to provide an appropriate product or service on the part of the accommodation providers (Kátay, 2015). The aim of the accommodation provider is to sell as many exciting services as possible to its guests. Regular satisfaction measurements are important for establishing this.

In the field of online accommodation services, not only accommodation providers are the interested party, but also other participants, online accommodation agents: online travel agencies (OTA, e.g.: *Booking.com*, *Szallas.hu*), coupon companies (e.g.: *BónuszBrigád.hu*), and other online channels (e.g.: destination websites) (Csendes & Kis, 2017).

Katawetawaraks & Wang (2011) mentions as the most useful feature of the Internet, that it supports not only the pre-purchase, but also the post-purchase phase of a product and a service. In connection with this, Markos-Kujbus (2016) emphasizes that companies in the e-world are less able to control information and thus the consumer, as a result of which the consumer has the opportunity to decide what source of information to choose, to base their decision on information either from the company or from other participants, other consumers.

Information from other consumers may be particularly important for services, as services are not tangible – which partly leads to them to be heterogeneous – due to which service provider performances may vary (Löke, Kovács & Bacsí, 2018). The change in the perception of service provider performance is also due to the fact that the quality of service is subjective (Lovelock et al., 2004). Every consumer has different needs, which further complicates the possibility of the measurability of services. According to Schulze, Sidali & Spiller (2014), in order to reduce tourism information asymmetries, consumers rely on several sources of information, of which electronic expression of opinion (experience, thought) based on consumers' previous experiences, online word of mouth (e-WOM) is a unique – more

accurate, up-to-date, high-quality – information the consumer is provided during the decision-making.

Markos-Kujbus (2016) emphasizes that e-WOM is partly a communication channel, as it facilitates the flow of communication between consumers, and partly it is also a communication tool. The company – using its ability to influence – can try to control and influence the information and the communication transmitted about them. The content of the positive opinions is less relevant; the “quantity” of that is important because of the more favorable ratio of positive and negative opinions. In contrast, negative opinions are much more significant (Markos-Kujbus 2016). If the consumer has a bad experience with the hotel's services, he will develop dissatisfaction (Kotler & Keller, 2016). It can often be detected with what purpose the consumer forms an opinion about his or her experiences (East, Hammond & Wright. 2007). A good example of this is when the consumer wants to reduce his/her frustration by a negative entry, or if the consumer wants to dissuade others from buying a product or service (Bronner & De Hoog 2011, Yen & Tang 2015). According to Gwinner, Bitner & Brown (2005), in order to achieve satisfaction, often not only is it necessary to take into account the individual needs of the consumer when forming an offer but also to take into account the individual behavior of the consumer, which is called adaptation. This means that if the organization manages to “incorporate” the consumer’s personality into the offers as much as possible, the guest may be more satisfied before the booking is made.

The aim of our research is to compare the guest review systems of domestic and international OTA sites, in terms of authenticity, scale, the applied criteria system, and the possibilities of guest evaluations broken down by target groups. In addition, we present the OTA guest evaluations of two accommodation establishments of the same category – located in the same destination – on a case-by-case basis, looking for the answer to the question of how uniform the results seem – altogether and aspect-wise – for the consumer before the decision.

In the further primary research part of the study, based on professional interviews with hotel professionals, the guest satisfaction approach of OTA and accommodation is also to be presented.

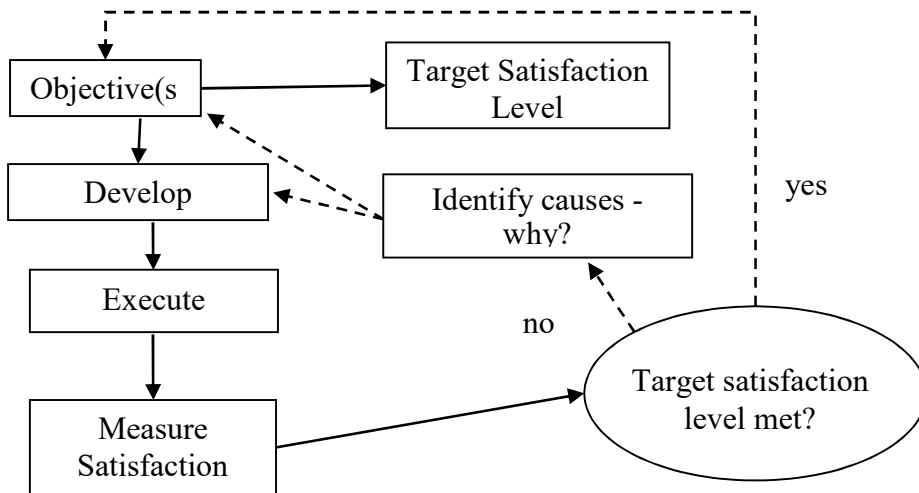
Satisfaction measurement in tourism

Satisfaction surveys are very important for companies – and thus for accommodation service companies – to determine what level of satisfaction describes them, as this can determine the business success of the service activity (Gajić et al., 2019; Karakasné-Morvay, 2014; Oliver, 1997). From these studies, important information – to corporate leaders – can be extracted about their products and services, in terms of current and the expected future success

(Dobbins, Niedrich & Sharma, 1999). In the case of hotels, the primary form of measuring is inquiry and observation, which stems from the uniqueness of services. Hotels primarily use inquiry (questionnaire-based) as a method to measure satisfaction, which has the advantage of providing immediate feedback from guests about the performance of the services during and after being used. Satisfaction questionnaires are usually placed in the guest rooms by the hotel staff, but it is also possible to hand it over to the guest in person at the reception, or ultimately to send one electronically to the guests' mailbox (Karakasné - Morvay, 2014). For this reason, hotel management must not only focus on the operation of an impeccable accommodation, but also on paying more and more attention to learning about the lifestyle of their guests (Lóránt, et al. 2020) and to the very strong consumer trend about the growing environmental awareness (Chaker & Ásványi, 2020, Hajmásy, 2018)

A Dobbins Niedrich & Sharma, (1999) illustrates the guest satisfaction monitoring model formulated in Figure 1. Regarding the measurement of satisfaction, the authors emphasize that in addition to measuring 'total' satisfaction, it is also necessary to measure the factors that influence it, as the total level of satisfaction is dependent on the levels of satisfaction associated with the components. Measuring component associated satisfaction helps to identify the reasons for not meeting the target satisfaction level.

Figure 1 Satisfaction monitoring model



Source: Dobbins, Niedrich & Sharma. (1999)

Many factors influence the satisfaction-aspect based opinion of a target area. These include the number of the accommodation's services, the uniqueness of the product or service, the price, the price/value ratio, and at the same time, the behavior, expertise, and personality of

the people working in the accommodation also strongly influence this. The satisfaction models used in tourism summarize the following aspects:

1. Consumer experiences, which cover the quality of products or services,
2. Staff characteristics (e.g., preparedness, personality, etc.),
3. The quality of the services used,
4. Consumer experiences, developed after using the service,
5. The quality of relationships, formed between the service provider and the consumer.

(Karakasné Morvay & Daruka, 2009)

When making a travel decision, we first choose an area as the destination, then an accommodation. The consumer changes his/her place of residence during a trip in order to gain experience, so the aim of the organizations in the destination areas is to provide a system of conditions necessary for the consumer experience, so that the guest can feel at home in a “foreign place”. The existence of the material conditions necessary for the development of the experience, as well as the existence of other services, are strong influencing factors in making a decision regarding accommodation. Nowadays, the expectations of the demand side “dictate”, and these are mainly determined by quality. In the case of products and services, if the quality is unsatisfactory, then the consumer feels disappointed by the product, that he/she did not get what was to be expected and was deprived of the pleasurable experience. If the guests’ feedback on the accommodation appears to require a change in the services, apart from the hotel location, this can be done at a lower cost (Kátay, 2015).

RESEARCH ISSUES AND METHODOLOGY

OTA systems are not only the channels of booking and sales but also the channels of information gathering and orientation related to accommodation services, some of which is objective, others subjective, the latter being consumer information and opinions. The subjective information about the accommodation is provided by the guest reviews on the OTA websites. The present research focuses on two areas: the main objective is to examine the correlation of the scale values found in different OTA guest review systems of the same accommodation, partly for the same aspects and partly for the overall satisfaction level, looking for the answer to the question of whether the decision-making consumer meets a different average satisfaction level, or a similar ‘average’ opinion, regardless of the OTA system. For a given hotel, a similarly interesting question may be, whether the guest evaluation results for homogeneous groups develop in the same way or not. To this first we compare the guest review systems of some domestic and international OTA sites, which are the following: *Booking.com*, *HRS.com*, *Szallodak.hu*, *Szallas.hu*, *Szallasvasasz.hu*, *Belfoldipihenes.hu*, *Utazitthon.hu*.

Second, we use professional interviews to examine to what extent the guest evaluation information displayed on the OTA websites provides a true picture of the accommodation, and to what extent hotel management utilizes the information provided there. Based on the above, answers were sought to the following research questions in the study:

Q1: On what criteria can consumers rely when they evaluate the accommodation through the OTA websites?

Q2: How consistent are the criteria on the different OTA websites? (How similar are the criteria on which different OTA websites base their evaluations?)

Q3: What is the hotel managers' opinion about the accommodation sales on OTA sites and about the results and consumer opinions that appear there? (Is what the guest writes/wrote about the venue authentic or not?)

The interviews were conducted with senior individuals (managers, managers, directors) who have previously and still do currently work in the hotel industry. Upon the interviews, snowball sampling was also included into the methodology which means that the interviewees were always asked for suggestions of additional interviewees after the interviews (Kolos & Kövesdi, 2020). The professional interview was conducted with 17 people in 2019-2020. In this case it was important to find accommodations and managers for the interviews who are familiar with how the OTAs' systems operate from the accommodation's point of view.

RESULTS

Guest reviews for online travel agencies

In recent years, regarding hotel reservations online channels and transactions have become widespread. This change is partly due to the emergence of OTAs. Nowadays online travel agencies are not only the important channels of booking and sales, but also the channels of information gathering/acquisition and dissemination related to accommodation services, so they serve both as marketing and distribution channels.

Many valuable pieces of information can be found on OTAs websites, part of which is objective (e.g. price); others are subjective. The latter are the guest reviews, customer opinions, and evaluations. This subjective information about the travel experiences, or, e.g., accommodation can be text or score on OTA websites.

The purpose of this paper is to compare the guest review system of the most popular Hungarian and international OTA websites (as summarized in Table 1), the main aspects of which are: authenticity, scale, criteria system, and guest categories (groups/types).

Among the guest review systems of the examined OTA websites, *Booking.com*, *Szallasvadasz.hu* and *Szallas.hu* ensure that the reviews are 100% genuine, so decision-makers gathering information on the website can only meet with verified reviews, authentic ratings and personal experience. The guest reviews on *Szallasvadasz.hu* have been written by guests who have already stayed at the accommodation. After the guest leaves the accommodation establishments, they receive an email with the questionnaire to fill out to express their subjective opinion. *Booking.com* has the most detailed public description about its own guest review system (from getting and managing to dealing with and responding to guest reviews), which not only ensure for the user, both the travelers and the accommodation owners, that the reviews are genuine, unique and up-to-date (no more than 36 months old), but helps the accommodation owners using the guest review system to imply greater satisfaction.

The questionnaire sent to the guest contains questions that allow customers to rate the overall experience or the attributes of the accommodation establishments and the services offered and questions that allow the guests to describe their travel experiences. As a result of a numeric/rating questionnaire, a score measured by values provide concise, therefore clearer and more efficient information about the accommodation establishments. As Filiery and McLeay (2015) highlight, the overall rating of accommodation summarizes the relative proportion of positive, negative, and neutral reviews. A better score reflects a better accommodation establishment. This information is useful for the consumers who may use these ratings for decision-making instead of reading the full content of online reviews. So naturally, a higher overall rating contributes to increasing online sales (Martin-Fuentes et al., 2020).

OTAs examined by us use different guest review systems but with a Likert scale for collecting ratings; 3-3 of them use a 1-5 and a 1-10 rating scale, and only the *Szallodak.hu* uses a 1-11 rating scale. Regarding the methodology, opinions are divided on the number of scale points and the use of even or odd response options (Zerényi, 2016). In the case of an even number of rating scale there is no possibility to express a neutral relationship. Besides, in case of more than a five-point scale, the denomination of the points is difficult.

Besides the overall experience, guests can rate the accommodation establishment in some specific areas. Just like the OTAs differ in the number of scale points, they differ in the number and the content of these categories. Regarding the aspects, a kind of uniformity can be formulated with regard to the content of 5-6 aspects, in which HRS and *Belfoldipihenes.hu* differ. The former is due to the detail of the criteria system. The OTA guest review systems uniformly provide the staff evaluation. Except for *Booking.com*, the restaurant's rating, except *Belfoldipihenes.hu* the measurement of satisfaction with the cleanliness and the value for

money/price-quality ratio is displayed in the OTAs' system. In connection with this, we would note that sometimes, the same content can be identified for the different categories of OTAs (e.g. accessibility/location). The location and the comfort are not rated by *HRS* and the *Belfoldipihenes.hu* guest review system, or in the case of the former comfort is rated only in connection with the bed. Nevertheless, in case of *Szallasvadasz.hu* the comfort of the room is rated. It should be noted that there are two categories (facilities and free wifi) rated only by the international OTA websites. The former is rated on *Booking.com* and *HRS.com*, while the latter category is only found on *Booking.com*. The categories of the OTA guest review systems are compared in Table 1. So while guests can rate five categories on *Belfoldipihenes.hu* and six categories on *Booking.com*, they can rate twelve categories on *HRS.com*.

Table 1 Categories of Online Travel Agencies' reviews

OTA	Scale	Categories						
		Staff (1)	Clean- liness (2)	Value for money (3)	Comfort (4)	Location (5)	Service (6)	Restaurant (7)
<i>Booking.com</i>	10	+	+	+	+	+		
<i>HRS.com</i>	10	+	+	+				+
<i>Szallodak.hu</i>	11	+	+	+	+	+	+	+
<i>Szallas.hu</i>	10	+	+	+	+	+	+	+
<i>Szallasvadasz.hu</i>	5	+	+	+	+	+	+	+
<i>Belfoldipihenes.hu</i>	5	+						+
<i>Utazzitthon.hu</i>	5	+	+	+	+	+	+	+

Categories of *HRS*:

Value for money (3)
Ambience/atmosphere in hotel
Friendliness of staff (1)
Willingness to assist (1)
The quality of breakfast (7)
Restaurant quality (7)
Spa facilities
Room size
Room facilities
How comfortable the beds are
(~4)
Bathroom
Cleanliness of hotel (2)

edition on the basis of OTA websites

Categories of *Belfoldipihenes.hu*:

Hotel
Staff (1)
Wellness
Restaurant (7)
Room

Source:
own

Usually, the final score of the accommodation establishments is the arithmetic mean of the ratings of the categories. The guest review system of *Booking.com* is more complex and special from the point of view that guests rate the categories by only four Likert points (2.5-10 rating scale) using smile faces (poor-fair-good-excellent), and they rate their overall experience with a 1-10 rating scale. So the overall score is not the arithmetic mean of the scores for the categories. Because the final score is not average, the only question the guests are required to answer to submit their review is about the overall experience (*Booking.com*, 2020).

Related to Figure 2, Martin-Fuentes et al. (2020) highlight that the denomination of the scale points on some OTAs is more positive than negative partly because of the even number of scale points. In case of *Booking.com*, the second point is denoted as the neutral point with the neutral smiley.

Figure 2 Guest review form for *Booking.com*

2. Rate this property:

How was your stay?

1	2	3	4	5	6	7	8 Very good	9	10
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Bad Exceptional

Staff

☹️	😐	😊	😊
----	---	---	---

Facilities

☹️	😐	😊	😊
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Source: *Booking.com* Partner Hub (2020)

Online guest reviews of OTAs in practice - case study (q1-q2)

In the following, we present the online guest reviews of two (while maintaining the anonymity, 'A' and 'B') four-star hotels in the same destination. The distribution of guest reviews among OTA systems is very different, despite the fact that the two hotels of the same category are located in the same area: in one case, a high proportion of guest reviews is concentrated on an international OTA system and for the other on the domestic, Hungarian

OTA systems (Table 2). One of the two hotels is not present on *HRS* and *Szallodak.hu*, and the second on *Szallodak.hu* and *Belfoldipihenes.hu*.

When comparing the overall scores of the two hotels, it can be concluded that Hotel ‘B’ received a better rating in all of the examined OTA guest review systems. A final score, independent from OTAs, can be calculated based on OTAs’ overall score; it is an average weighted by the number of guest reviews. Since the number of guest reviews is unknown (not available) for *Belfoldipihenes.hu*, we could not consider this OTA's rating.

Table 2 OTAs’ reviews for two hotels

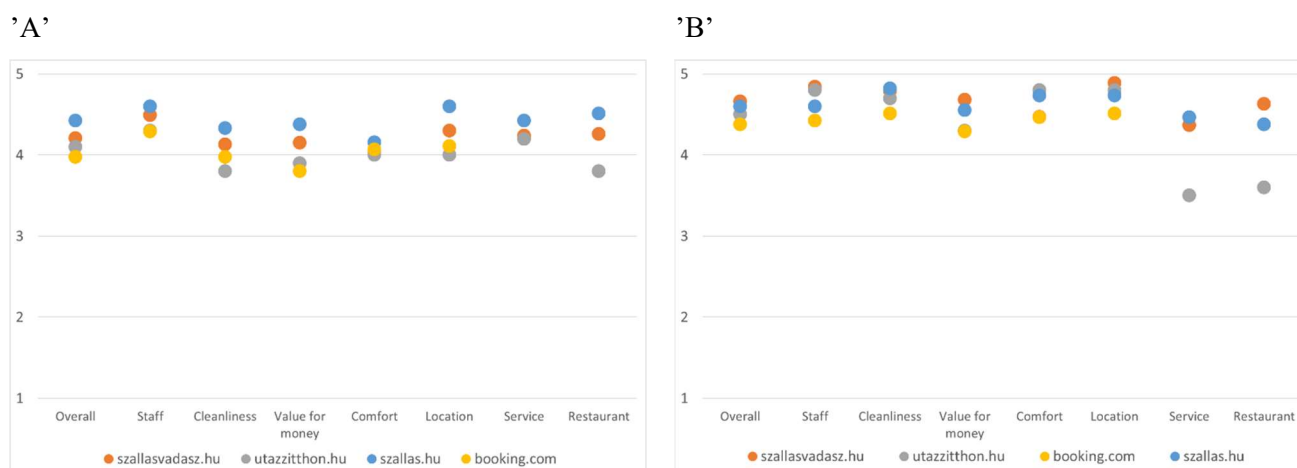
OTA	Number of guest reviews		Scale	Number of categories	Final score		Final score (re-scaled)	
	A	B			A	B	A	B
<i>Booking.com</i>	101	1000	1-10	7	7.70	8.60	3.98	4.38
<i>HRS.com</i>	-	5	1-10	12	-	8.80	-	4.47
<i>Szallas.hu</i>	1187	329	1-10	7	8.70	9.10	4.42	4.60
<i>Szallasvadasz.hu</i>	839	117	1-5	7	4.21	4.66	4.21	4.66
<i>Belfoldipihenes.hu</i>	?	-	1-5	5	4.60	-	4.60	-
<i>Utazitthon.hu</i>	95	13	1-5	7	4.10	4.50	4.10	4.50
Total (CV, %)	2222	1464	1-5	-	-	-	4.31 (3.0)	4.46 (2.6)

Source: own edition on the basis of OTA websites

To compare ratings with the same scale and calculate the mean, independent from the OTAs, we first used linear transformation to re-scale the scores to 1-5 in case of 1-10 or 1-11 rating scale systems. Several methods can be found in the literature. Martin-Fuentes et al. (2020) re-scaled the scores of each OTA to 0-10 rating scale with the min-max normalization method. Dawes (2012) presents a simple arithmetic procedure whereby the scale endpoints for the 1-5 and 1-7 rating scales are anchored to the endpoints of the 1-10 rating scale, and the intervening scale values are inserted at equal numerical intervals. But this method is difficult to apply for a 1-11 rating scale or re-scaling non-integer score values.

The dispersion of the OTAs’ final guest ratings was also examined by the coefficient of variation (CV), the value of which is around 3%, i.e., the difference between the guest evaluation results of the OTA pages is negligible.

For the two hotels, we compare the scores of 4 OTA systems for five identical aspects beyond the overall experience. We compare the scores of 3 OTA systems for seven identical aspects beyond the overall experience (see Figure 3).

Figure 3 OTAs' reviews for the categories of two hotels

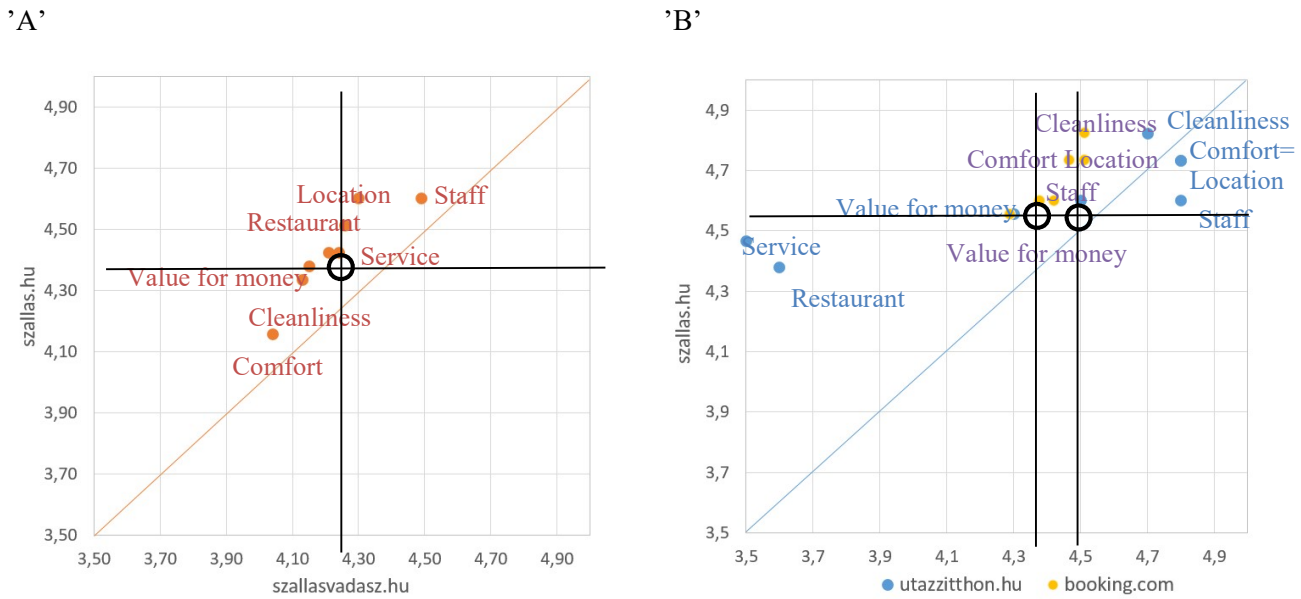
Source: own edition on the basis of OTA websites

Using the re-scaling to a five-point scale - we examined the extent to which the scores of OTA systems according to the different aspects correlated with each other. For the correlation analysis, we used the Spearman's rank correlation coefficient, which takes a value between -1 and +1, indicating the direction and strength of the relationship.

In the case of Hotel 'A', the strongest correlation was found between the score of *Szallas.hu* and *Szallasvadasz.hu* (0.986 - and as it can be seen in Figure 3 and in Figure 4, the guests of *Szallasvadasz.hu* evaluate a little bit more critically), between the *Szallasvadasz.hu* and the *Utazzitthon.hu* the value of the coefficient was 0.667, while between the *Booking.com* and the *Utazzitthon.hu* the indicator gave a value of 0.647, in other cases we calculated a value between 0.5 and 0.6. Omitting the *Booking.com*, we could compare the scores from 8 same points of view. In this case, the value of the indicator increased even more in the comparison between *Szallas.hu* and *Szallasvadasz.hu* (0.988), but the degree of their correlation with the *Utazzitthon.hu* decreased (0.384; 0.434).

Correlation analysis for Hotel 'B' shows different results. For the 8 points of view the correlation coefficient of *Szallas.hu* and the *Utazzitthon.hu* showed a stronger correlation (0.778). However, in the case of the *Utazzitthon.hu*, the scores for categories are probably more scattered due to the lower number of guest reviews. Contrary to the above results for Hotel 'A', the ratings of *Szallas.hu* and *Szallasvadasz.hu* indicated the lowest relationship (0.494). Including *Booking.com* in the analysis, we already experienced the strongest correlation between *Szallas.hu* and *Booking.com* (0.940 - less number of items), *Booking.com* with the *Utazzitthon.hu* gave the same value of 0.647 as in the case of the other hotel. In other cases, the value of the indicator became 0.50 or less.

Figure 4 The ratings of the most correlated OTAs guest reviews for the different categories



Source: own edition on the basis of OTA websites

How can we evaluate the results, what conclusions can be drawn?

Our results show that the correlation was the strongest among those OTAs with the highest number of guest reviews. The results of systems with higher guest reviews are less sensitive to individual evaluations, then. Thus “on average” reflect similar evaluations and consequently stronger relationship. Satisfaction with each aspect counts almost equally in overall satisfaction and is evaluated in a similar way to overall satisfaction.

As it can be seen in Figure 4, the scores on *Szallas.hu* are usually higher, not only in case of overall experience, but also in case of different areas. Martin-Fuentes et al. (2020) compared five OTAs (*Agoda, Attrapalo, Booking, HRS* and *Travel Republic*) hotel ratings and they found that after re-scaling the scores the worst ratings were found on *Booking.com*. On the basis of our result the similar outcome can be stated, that is, for the examined two hotels the re-scaled scores of *Booking.com* are usually the lowest compared to the other OTAs.

As it can be seen in Figure 4, it depends on the accommodation establishment which categories are overrated or underrated compared to the overall experience. While in the case of Hotel ‘A’ the guests were relatively satisfied with the restaurant or service, in the case of Hotel ‘B’ they were relatively dissatisfied with them. We can state it even though the results of the *Booking.com* cannot prove this, because of the lack of these categories in their evaluation. But we can see on the basis of the results that most of the existing categories are overrated compared to the overall experience, so the guests are less satisfied with something

else. The textual reviews are important in such cases to identify the poor areas, or the ratings of the other OTAs can help the tourism managers too.

Results of professional interviews (Q3)

Many hotels sell on online booking interfaces. This is partly due to the fact that these OTA websites are known to much more people than the selected locations and the accommodations. Suppose the consumers facing the choice have an idea of the place to travel but do not know what optional accommodations are available. In that case, they may not know the exact name of the accommodation for the booking. However, after selecting a location on the OTA websites, it is possible to learn about the providers offering accommodations.

During the primary research, the interviewed tourism professionals stated that they consider the guest entries on the OTA websites authentic. In many cases, managers are aware if something is wrong with the accommodation; the feedback – including the access and scores on the OTA websites – can also help with confirming this.

The consumer often does not personally indicate his or her problem or complaint of the accommodation on the spot. This will result in a bad opinion when leaving the accommodation. However, if the problem is communicated, the service providers will try to solve it. According to the interviewees, the best way to deal with complaints is to find out what reasons lie behind the differences between consumer expectations and the provision of such services, to which consumers can also draw the management's attention. In the event of a complaint, it can mean a lot if the accommodation apologizes to the consumers. They might not be completely satisfied, but at least they will not leave the accommodation with a “bad taste left in their mouths”. Examining the contexts of the OTA, it can be concluded that if there is a complaint occurring at the accommodation, the way it is handled can affect the consumer's satisfaction, and thus the evaluation scores he/she gives to the OTA site. Consequently, it also affects the role of e-WOM.

Interviewees agree that there is no good way to avoid negative word of mouth. It is a mitigating factor if the accommodation apologizes to the consumers in relation to their complaints, which may reduce the spread of negative word of mouth. Positive word of mouth, on the other hand, is beneficial to the hotel. In marketing, it is important that all information be credible, as it also influences the consumer's opinion about the accommodation.

CONCLUSIONS

Today, we live in an “era” of the Digital Age, so accommodation companies essentially must direct their sales activities towards the online world as well. Consumers nowadays are also looking more and more for prior information about accommodations in the online world. Online travel agencies (OTA) are not only the dominant channels of booking and sales anymore, but also the channels of information gathering and the guides of accommodation services related information. Thus, we can say that the “set” of information about different accommodations on the so-called OTA site helps many consumers gather preliminary information about accommodations. In connection with this, in the present research, the guest evaluation systems of Hungarian and international OTA sites were compared based on different aspects (e.g., authenticity, scale, etc.). Furthermore, OTA guest ratings were presented from two accommodations of the same category, looking for the answer to the question of how coherent the results are as a whole and by criteria presented to the consumer-facing the decision.

The results show that the OTA use of accommodation establishments – of the same category and close geographical location – can be very different, which is also visible from the number of guest evaluations of the respective OTA systems and their distribution.

The answer to our first and second research question (Q1- Q2) is that each OTA guest rating system operates on a different scale and criteria system, making it difficult for the users to compare the ratings. Not only the number but also the content of the categories is different; nevertheless, a kind of uniformity can be formulated with regard to the content of 5-6 aspects, which allows for comparison of 3-4 OTA guest review system (of the OTAs, examined by us). The different scale and criteria system influences the differences in the individual OTA guest evaluation results, but – based on the above mentioned two examples – is probably not decisive in the overall evaluation.

SUMMARY

Regardless of the OTA site, behind the overall result, an individual evaluation and thus a guest stands, with his/her own subjective perception and experience. Guests rate the same property differently, and in the case of lower numbers of guest ratings, the overall rating results are more sensitive to individual ratings. However, the results of our own study showed that those OTA guest ratings performed the most similarly that had the highest number of guests leaving reviews. Meaning, the results of systems providing higher guest ratings are less sensitive to individual evaluations and thus “typically” reflect similar evaluations that show changes that are closer to each other; in the overall satisfaction, the satisfaction with the certain aspects weighs nearly equal, and it is also similarly valued.

For both the hotel and the consumer, who is about to make a decision, “average” evaluations that are not distorted by extreme individual opinions are important, identifying weaker and stronger factors of the performance along with the criteria system, but at the same time, besides the point-based reviews,

individually written evaluations on OTA websites are equally important, which were not addressed at the level of analysis in the present study. Meanwhile, interviews revealed the importance of how these feedbacks from guests. The answer to our third research question (Q3) about the hotel managers' opinion is that they consider the guest entries appearing on the OTA websites to be authentic. The feedback – including the entries and scores on the OTA websites – can help them to identify the problems. The response to guest reviews, and the handling of problems will play a key role in future word-of-mouth advertising related to the accommodation, and even e-WOM.

Our research assumes that the different scales of OTAs influence the ratings of the same accommodation establishment. That is a fact since the number of scale points influences the evaluation; e.g. it can be odd or even. Therefore, we can express the neutral review or not. In conclusion, the diversity of OTAs scale and criteria system has a negative effect on the OTA users (travelers and accommodation providers) because of the difficulty of comparison. The systems should be harmonized. However, we cannot determine the extent of the influencing effect of differences in systems, because many other factors influence the ratings, e.g., the users of the OTAs. The future goal can be to further examine the individual ratings on the OTA websites to find out how these entries shape the overall OTA ratings.

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UNDERLYING CHARACTERISTICS OF THE OVERALL DEVELOPMENT AND STRUCTURE OF AGRICULTURE IN THE COHESION REGIONS OF THE VISEGRAD COUNTRIES AFTER 2005

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Abstract

The paper deals with the development of the size and structure of agriculture in the Cohesion Regions of the Visegrad Group countries. It focuses on the specification of the basic tendencies of the development of this sector in the region of the Central Europe in the period after the accession of the Visegrad countries to the European Union in 2004. For this purpose, the dynamics of the development and structure of agriculture are analyzed and compared over a period of years 2005–2015 in the NUTS 2 regions of the V4 countries (the Czech Republic, Poland, Hungary, and Slovakia). The following indicators are used: total values of agricultural production, total values of crop production and total values of livestock production in millions of euros. The analyses carried out refute the generally proclaimed attempt to unify, or converge, the economies in this sector at the level of 35 Cohesion Regions. The beta convergence instrument presents a divergence tendency between NUTS 2 regions for all the indicators examined. The level of utilization of growth potential of Cohesion Regions from the indicators can also be assessed. Results of beta convergence analyses are graphically presented in the paper using correlation diagrams.

Keywords: Visegrad group, Cohesion regions, value of total agricultural production, value of total crop production, value of total livestock production, beta convergence, sigma convergence, correlation diagram.

INTRODUCTION

As an important part of the national and the global economy, the agrarian sector is discussed not only in terms of food security and in eradicating hunger, which is a problem in the developing countries, namely, but also in Europe today (Wittmer & Gundimeda, 2012). In the future, too, agriculture shall play a dignified role of a partner to other economic sectors at the lower NUTS levels in particular (Bacsi & Kovács, 2007). His rating is equally significant in terms of the irreplaceability in landscape care, addressing the consequences of climate change, sustainable management of natural resources, and last but not least, in connection

with the threat to rural areas, which is closely related to the development of specific regions (EC, 2014).

These criteria are increasingly reflected in the strategy of the European model of multifunctional agriculture and in the concrete concept and implementation within the Common Agricultural Policy (CAP) in the Member States of the European Union (EU).

It now faces a new programming period 2021-2027 and sees it as a breakthrough period for the CAP in the future. The European Union strategy wants to simplify and modernize its framework; it also aims at supporting farmers as well as rural communities and the sustainable development of agriculture in the EU.

The proposal is strongly influenced by the achievement of the EU's higher environmental and climate targets (Green deal) to which conditionality should contribute, as well as the link between CAP payments per hectare and the scope of obligations (ES, 2020; Scown, Brady & Nicholas, 2020).

Member States will gain more flexibility and responsibility in the new programming period. Its complexity is also confirmed by the adoption of an agreement within the EU on a transitional period in the years 2021 – 2022.

Member States themselves will choose how and where CAP-based funding invests to meet the ambitious goals set by the EU itself and thus actively contribute to the creation of an intelligent, resilient, sustainable and competitive agrarian sector (Klößner, 2018). According to Hogan (2018), this concept of the CAP grants genuine subsidiarity of the Member States in the field of agriculture. Katainena (2018) adds that more scope for Member States provides a more effective agricultural policy and enables easier monitoring of its results as well. This challenge and opportunity concern all Member States.

Therefore, it is appropriate to evaluate the current development trends of agriculture and characterize the basic causal links in the regions of the Central Europe during the period since the accession of the Visegrad countries to the European Union.

BASIC BACKGROUND AND CONTEXT

It is undeniable that agriculture in the 21st century is increasingly changing with a broader view of a comprehensive and inclusive system that incorporates what today's agriculture does: listen to customers create value and deliver products and services from food, fiber, and natural resources as you drive and conservation of resources (Edwards & Clifford, 2005).

At present, the concept of agribusiness as a suitable approach that examines the issues of effective functioning of the entire food management system in the development of the business environment in its vertical and horizontal contexts is evaluated (Bečvářová & Zdráhal, 2013; Zylbersztajn, 2017).

The basic philosophy of a common framework for modern agriculture development support under the Common Agricultural Policy of the EU thus requires the use of a dynamic access knowledge, specification, and use of competitive advantage in terms of its criteria in the application of policy in the individual Member States.

Already the accession of the Visegrad Group countries to the EU took place at a period of fundamental reform steps in the level and forms of support under the CAP. Typical for the development of the V4 countries in preparation and the first phase after accession and their participating in the EU common market was, however, noted by a reduction the competitive advantage (Jambor, 2013).

We should consider that the decrease in production in these states started already in the first half of the 1990s and then in the pre-admission period.

The starting positions of agriculture in the V4 countries when joining the EU were significantly different; this fact is due to previous agricultural developments, especially the different nature of the transformation of agriculture and the different level and degree of "socialization".

According to Bański (2008), the most significant changes were recorded in Hungary, where the land was returned to its original owners, which was related to a change in agricultural structure and land fragmentation.

The changes in the Czech Republic and Slovakia were already much smaller dramatic, with the leading process being constituted by the privatization of the assets already in the early nineties of the twentieth century.

In the case of Polish agriculture, after the transition to a market economy, the income of Polish farmers decreased, Zgliński (2008) estimated that 60 to 70 % of farms found themselves in a difficult economic situation, which meant a loss of capacity for modernization and restructuring.

Yet, the basic economic processes and phenomena of the period of transformation appear to be similar, which is the consequence of the preparation to the accession to the EU according to the same procedures and stipulations.

In the long term, the EU has highlighted the need for economic convergence of its regions, introduces the concept of cohesion (Baráth, Nagy, & Szabó, 2010; Hansen & Herrmann, 2012).

Monfort (2008) refers to the Treaty establishing the European Community, which stated that cohesion policy should "*promote economic and social progress and a high level of employment and achieve balanced and sustainable development*". Article 158 adds, "*The Community's objective is in particular to reduce disparities between the levels of development of the various regions and the back protection of the least-favored regions or islands, including rural areas*".

Csaki and Jambor (2019) state: "There are many different ways to define and measure convergence in economics." De Jong (2018) defines convergence as "an act of rapprochement and, in particular, a move towards unity or uniformity".

The objective assessment of convergence or divergence between regions offers scope for the implementation of theories based on the neoclassical model of growth (Solow, 1956), based on the assumption that each of the regions examined has different growth potential, which can be measurable to some extent (Islam, 2003).

The course of the selected indicator over time according to Young et al. (2006), Nevima and Melecký (2008) is then examined using statistical tools in the field of growth economy and the so-called convergence models. Convergence itself is based on the assumption of a gradual levelling out of differences between regions and the so-called catching-up.

In connection with objectivization, i.e., measuring convergence between regions, it is possible to use the *beta and sigma convergence methods* (Minařík, 2014; Nevima & Melecký 2008; Management association, 2017). This method of measuring convergence between regions, first used by Barro and Sala Martin (1995), laid the groundwork for research in this area (Obstfeld & Rogoff, 1996).

Many studies based on convergence analyzes were carried out around 2005. However, these studies concern the economy as a whole, while fewer studies have been carried out for specific sectors, usually manufacturing (Alexiadis, 2010).

The aim of this paper is to objectify, evaluate and compare the position of agriculture and its development in the V4 countries and their individual Cohesion Regions (NUTS 2) within ten years of joining the EU and thus the CAP application capabilities. Specify the basic tendencies, including the development in the following years, and thus assess the manifestations and consequences of the application the CAP in the agriculture of these countries.

DATA AND METHODS

The paper analyzes two basic statistical indicators: the share of agriculture in gross domestic product (GDP) and the share of agriculture in employment, the position of agriculture in the national economy of V4 countries and neighboring old member states Germany and Austria. Analyzes evaluate the development dynamics, scope, efficiency and final structure of agricultural production. Furthermore, for 35 NUTS 2 regions of the V4 countries, their ability to converge after joint accession to the EU are examined in the following indicators: total agricultural production, total crop and total livestock production in millions of euros at the basic price in 2005-2015. Newer data for regions not available.

These indicators are part of the Economic Account for Agriculture and can be implied for the purpose of analysing the production process of agricultural production. Data are also guaranteed to be comparable in time and space (Eurostat, 2020).

Statistical methods of beta and sigma convergence are applied in the paper to achieve the above-mentioned and a correlation diagram is presented at the end of the chapter.

Baumol (1986) state that according to the beta convergence method, individual regions converge over a certain period of time if the lower initial value of y_0 in the j -th region, where $j = 1, 2, \dots, m$, corresponds to the higher value of the region's average growth coefficient and vice versa.

Based on the method of least squares, equations of regression lines containing α and β parameters are determined. In the case where $\beta < 0$, the line is decreasing and the convergence tendency prevails. If $\beta > 0$, then the line is increasing and the divergence tendency prevails. Consequently, the coefficients of determination (in %) are determined:

$$100 r^2 = 100 \frac{\text{var } \log \bar{k}}{\text{var } \log \bar{k}}$$

Coefficients indicate the significance of the trend according to the achieved value (max = 100, min = 0).

While *beta convergence* focuses on detecting possible catching up processes, *sigma convergence* simply refers to a reduction of disparities among regions in time (Monfort, 2008). In the case of sigma convergence, we observe the standard deviation value, when the sigma convergence occurs, the variability of the monitored indicator decreases (Minařík, 2014). When beta convergence results in a low weight of analysis tool given by a low value of the determination coefficient, a correlation diagram is constructed using the following procedure.

In the correlation diagram, the logarithms of the initial values are plotted on the horizontal axis and the average growth coefficients are plotted on the vertical axis. Using averages, the

diagram is then divided into 4 quadrants. Units with above-average initial values combined with above-average growth rates lie in the 1st quadrant. This means there is a tendency to move away from other units. Units with below-average initial values combined with above-average growth rates lie in the 2nd quadrant. In the longer term, it can be assumed they will transfer to the 1st quadrant. Units with below-average initial values combined with below-average growth rates lie in the 3rd quadrant. There is a tendency for them to lag behind other units. Units with above-average initial values combined with below-average growth rates lie in the 4th quadrant. In the longer term it can be assumed they will transfer to the 3rd quadrant.

Highly conclusive convergence is then demonstrated when the units of interest are in the second and fourth quadrants. On the other hand, for highly conclusive divergence, the units are in the first and third quadrant.

The adequate data for the paper are obtained from the EUROSTAT database and FADN. The analysis of statistical data is performed using MS Excel software and Statistica statistical software.

RESULTS AND DISCUSSION

The basic statistical indicators characterizing the position of agriculture in the economy is the share of agriculture in gross domestic product (GDP) and its share in employment, the V4 countries are, with their exceptions, above average compared to neighboring Germany and Austria (Tab. 1).

Table 1 The share of agriculture in GDP and employment in the V4 countries, Germany and Austria in percentage

country	The share of agriculture in GDP			The share of agriculture in employment		
	2005	2015	2019	2005	2015	2019
CZ	2,2%	2,2%	1,9%	3,8%	2,9%	2,7%
HU	3,7%	3,8%	3,5%	6,5%	4,9%	4,7%
PL	2,9%	2,2%	2,2%	17,4%	11,5%	9,2%
SK	1,6%	2,6%	2,5%	6,9%	4,8%	2,2%
DE	0,7%	0,7%	0,7%	2,4%	1,4%	1,2%
AU	1,3%	1,1%	1,1%	5,3%	4,5%	3,6%

Source: The global economy (2020)

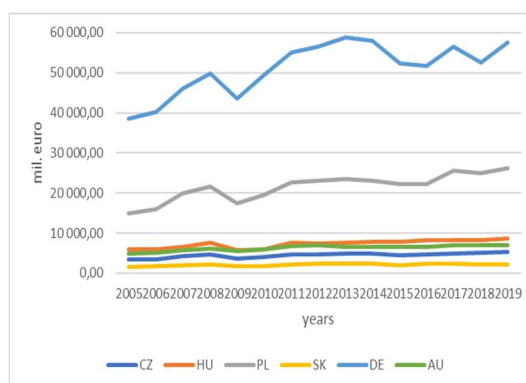
In general, the declining trend of these indicators is typical for the development of the position of the primary sector in the economies of developed countries. The decline is usually due to faster growth of other sectors of the national economy and labour productivity in agriculture and innovation in agricultural production and operations, but also changing,

respectively stagnant demand for food in the regional market (Bečvářová, 2005; Baňski, 2008; Spišiak, Ferenc, Ořahel & Nováček, 2008).

The decline in these indicators is generally not a problem, but it is necessary to analyze the baseline and dynamics of the development on which are these indicators based. The key is the dynamics of the development of the value and final structure of total agricultural production, the influence of the development of the production dimension and the efficiency of the use of special land production factor and labour production factor (Bečvářová, 2008).

Analyzes of the indicators of *total agricultural production*, *total crop production* and *total animal production* are shown in Fig. 1, 2.

Figure 1 Total values of agricultural production in Million euro (2005-2019)



Source: EUROSTAT, own processing

Figure 2 Total crop production in Million euro and total livestock production in Million euro (2005-2019)



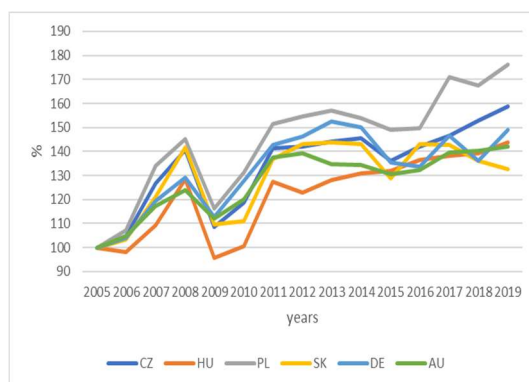
Source: EUROSTAT, own processing

It is evident that there is a significant oscillation of values for the indicators together with a significant growth difference. All indicators decline in 2009, when the financial crisis broke out. The fact is that livestock production has suffered significantly less in terms of production than crop production.

The most significant increase between the years 2005-2019 is recorded in Poland for the indicators of total agricultural production (+76%) and total livestock production (+85%). The highest increase of total crop production for the given period is achieved in Czech (+86%).

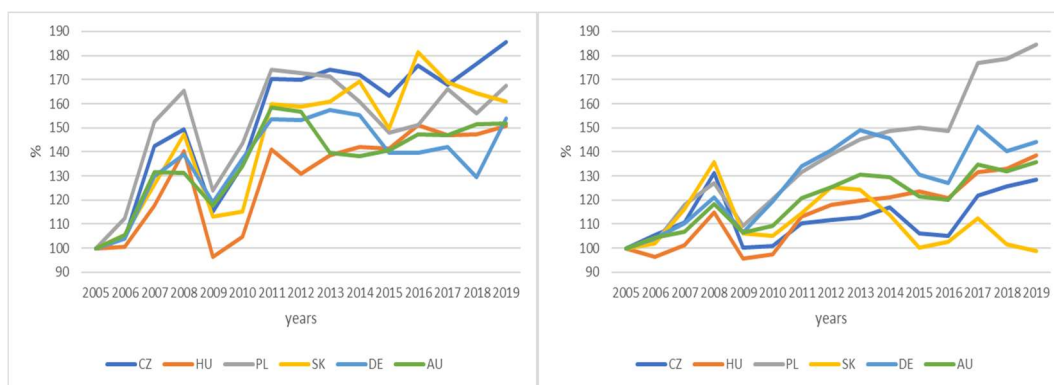
By the implementation of the index of total agricultural production, crop and animal production, it is possible to characterize the development of the agricultural production and its basic sectoral structures of the given years in comparison with the basic year 2005 (Fig. 3, 4).

Figure 3 Total agricultural production index (2005=100)



Source: Eurostat, own processing

Figure 4 Crop and livestock production index (2005=100)



Source: Eurostat, own processing

The share of crop and animal production in total agricultural production in the case of Slovakia and the Czech Republic changed significantly between 2005 and 2019. In the case of Slovakia, the share of livestock production decreased by approximately 20% in favour of crop production. The Czech Republic is experiencing the same change, but the decline was "only" 10%.

In 2005, the share of crop and animal production was as follows: the Czech Republic (51:49), Hungary (60:40), Poland (48:52) and Slovakia (50:50).

In 2019, the share of crop and livestock production in total agricultural production in individual V4 countries in 2019 was as follows: Czech Republic (60:40), Hungary (62:38), Poland (45:55) and Slovakia (62:38).

In Germany and Austria, the representation of crop and livestock production was as follows in 2005: Germany: 49:51, Austria 44:56.

In last year 2019: Germany 50:50, Austria 47:53.

The data show that in all countries except Poland, Germany and Austria, the balance of the share of the two basic agricultural sectors in favour of crop production has been upset.

According to the Svatoš and Smutka (2013), the situation in the V4 countries in this area has been unchanged for a long time since the 1990s. The same is true for the fact that crop production faces much higher fluctuations compared to livestock production.

However, even in the given conditions, it is necessary to agree with Baňský's statement from 2008, that the main source of income in developed countries is animal husbandry.

This is the effect of a simple economic number - products of animal origin, as subject to a more advanced "processing" order for relatively higher prices than products of plant origin. In the monitored period, however, a decisive role in the agriculture of Central European countries plays primarily crop production. The importance of crop production was confirmed by a relatively high proportion arable land in the structure of agricultural land.

Tab 2 shows the development of the utilised agricultural area (UAA), the growing trend of this indicator between 2005 and 2018 is recorded in Hungary and Slovakia.

The share of agriculture area on total area of the countries is in the 2018 following: CZ 56,8%, HU 64,7%, PL 58,7%, SK 47,1%, DE 46,6% and AU 31,6%.

Table 2 Changes in the area of UAA

UAA (1000 ha)						
	2005	2008	2010	2013	2016	2018
CZ	3558	3518	3484	3941	3455	3523
HU	4267	4229	4686	4657	4671	5344
PL	14755	15477	14447	14410	14406	14540
SK	1879	1937	1896	1902	1890	1920
DE	17035	16932	16704	16700	16659	16645
AU	3266	3189	2878	2727	2689	2654

Source: EUROSTAT, own processing

In terms of agricultural land use, the ratio between UAA and arable land in the observed period is the highest in Hungary, where the degree of plowing after 2010 exceeds 80% of

UAA. The second highest share is recorded in Poland 75% (2016), but we can observe a slight decline in this indicator. In the Czech Republic, a decrease is also observed, which is more pronounced, there was a decrease of 2% and the resulting value is 72% of the UAA. The lowest share of arable land in the UAA is in Austria (50% in 2016).

Specific data are given in Table 3.

Table 3 Changes in share of arable land and grassland on UAA (%)

Share of arable land on UAA (%)						Share of grassland on UAA (%)					
	2005	2008	2010	2013	2016		2005	2008	2010	2013	2016
CZ	74	74	73	72	72	CZ	25	26	27	28	27
HU	78	78	81	81	81	HU	17	17	14	14	15
PL	77	77	75	75	75	PL	21	21	22	22	22
SK	70	69	71	72	71	SK	28	29	28	27	28
DE	70	70	71	71	71	DE	29	29	28	28	28
AU	43	44	48	50	50	AU	55	54	50	48	47

Source: EUROSTAT, own processing

Typical for the Czech agriculture is the increase in the area of permanent grassland at the expense of arable land after accession to the EU (Krejčí et al., 2019). On the contrary, the share of permanent grassland in other countries does not change significantly. By far the highest share of grasslands is in Austria. This is due to the significantly low share of arable land in agricultural land, which is due to the soil conditions of the local area. However, we have seen a declining trend in this indicator in the last decade.

The overall and structural development of agriculture and its effectiveness, including the specific application of CAP instruments, were logically reflected in the development of individual regions of V4 countries. Focus on in more detail.

Development of agricultural sector in Cohesion Regions of the V4 countries during decade of association to EU

The input data for the statistical analyses of *beta and sigma convergence* are the values of indicators at the **level of NUTS 2 regions (Cohesion Regions) of the V4 countries**: total value of agricultural production, value of total crop production and value of total livestock production in millions of euro.

The level of NUTS 2 regions has been deliberately chosen in order to assess the agricultural situation in the V4 countries as precisely as possible, which is facilitated by the lower nomenclature of statistical territorial units.

The Czech region NUTS 2 - Prague was not included in the analyses. This region has a different characteristic from the other regions and showed zero for all indicators throughout the observation period.

The marking of V4 Cohesion Regions in the paper is as follows:

- **C1–C8 Czech Republic:** C1 Praha, C2 Střední Čechy, C3 Jihozápad, C4 Severozápad, C5 Severovýchod, C6 Jihovýchod, C7 Střední Morava, C8 Moravskoslezsko,
- **H1–H7 Hungary:** H1 Közép-Magyarország, H2 Közép-Dunántúl, H3 Nyugat-Dunántúl, H4 Dél-Dunántúl, H5 Észak-Magyarország, H6 Észak-Alföld, H7 Dél-Alföld,
- **P1–P16 Poland:** P1 Łódzkie, P2 Mazowieckie, P3 Malopolskie, P4 Slaskie, P5 Lubelskie, P6 Podkarpackie, P7 Swietokrzyskie, P8 Podlaskie, P9 Wielkopolskie, P10 Zachodniopomorskie, P11 Lubuskie, P12 Dolnoslaskie, P13 Opolskie, P14 Kujawsko-Pomorskie, P15 Warminsko-Mazurskie, P16 Pomorskie,
- **S1–S4 Slovakia:** S1 Bratislavský kraj, S2 Západné Slovensko, S3 Stredné Slovensko, S4 Východné Slovensko.

The input data of analyzes are slightly asymmetric on the left. The median values of the indicators increase over time, indicating that the initial significant gap between regions is widening. However, the data do not show extremes or outliers, so it was not necessary to logarithmize them.

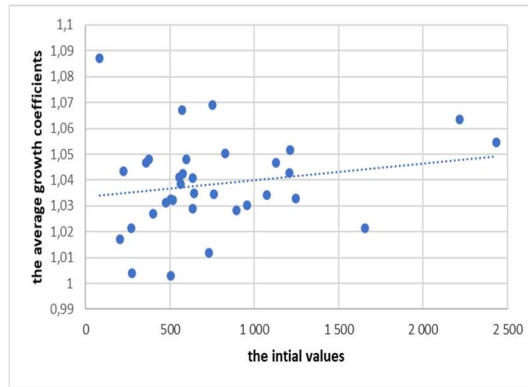
For the overall assessment it should be taken into account, that the soil and climatic conditions are different in the mentioned regions.

From the point of view of Less Favored Areas (LFA), Slovakia has the least favorable conditions from selected countries, where only 25% of UAA is outside of the LFA and 35% of arable land.

The remaining V4 countries move similarly in both indicators, with about 50 % of the area being outside of the LFA.

Specifically, when applying the *statistical method of beta convergence*, in the case of the total value of agricultural production indicator (Fig. 3.), the regression line takes the form: $y = 6E-06x + 1,0336$, which implies that $\beta > 0$. However, the trend is not significant since the coefficient of determination reaches $100 r^2 = 3,6 \%$.

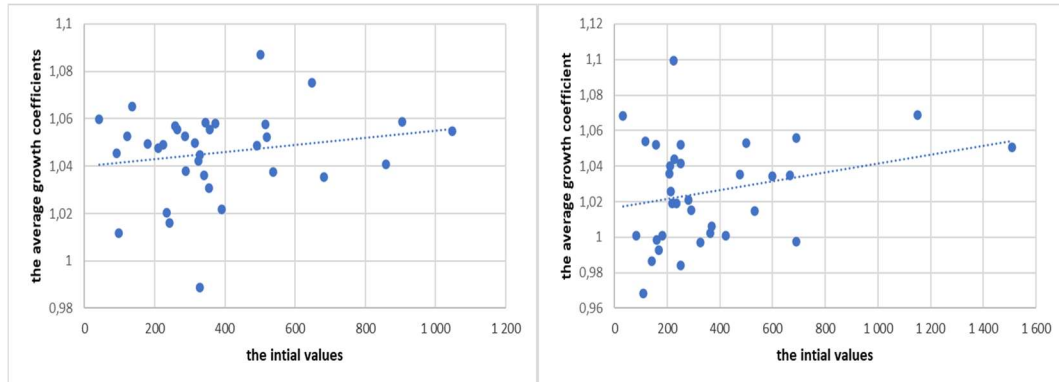
Figure 5 Beta convergence of the values of total agricultural production (in the years 2005–2015)



Source: EUROSTAT, own processing

For the total value of plant production, beta convergence has the form of a regression line: $y = 1E-05x + 1.0401$, $\beta > 0$, the coefficient of determination is $100 r^2 = 3,5 \%$. The indicator of the total value of livestock production is described by a regression line in the form $y = 2E-05x + 1.0165$, $\beta > 0$, the coefficient of determination is $100 r^2 = 6,9 \%$.

Figure 6 Beta convergence of the values of total crop production and beta convergence of the values of total livestock production (in the years 2005–2015)

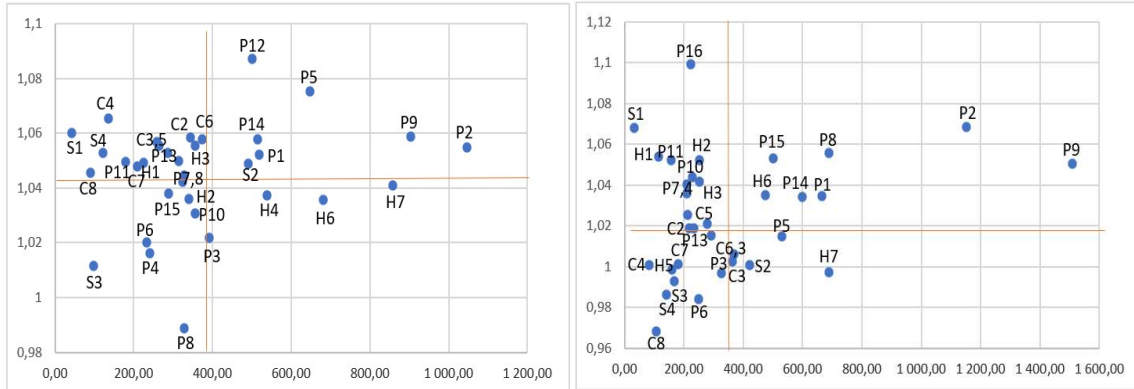


Source: EUROSTAT, own processing

In all cases, $\beta > 0$, which implies, that the lines are only increasing in shape. There is a tendency for divergence between the regions for all the examined indicators. Regions are moving away from each other.

By means of the sigma convergence analysis, presented in the Fig. 10, it is evident that the course in the monitored period 2005–2015 is accompanied by a significant oscillation of values. Again, there is a significant decrease in the standard deviation in 2009, when the variability of values of all indicators decreased.

Figure 9 Correlation diagram of value of total crop production and correlation diagram of total value of total livestock production (2005–2015)



Source: EUROSTAT, own processing

As can be seen from Fig. 8, and 9, it is clear that with some exceptions, the *regions of Poland reach the first quadrant for all indicators*. These regions initially showed higher values of the monitored indicators and showed high growth rate in the observation period. In the future, we can assume that these regions will move away from other regions in given indicators.

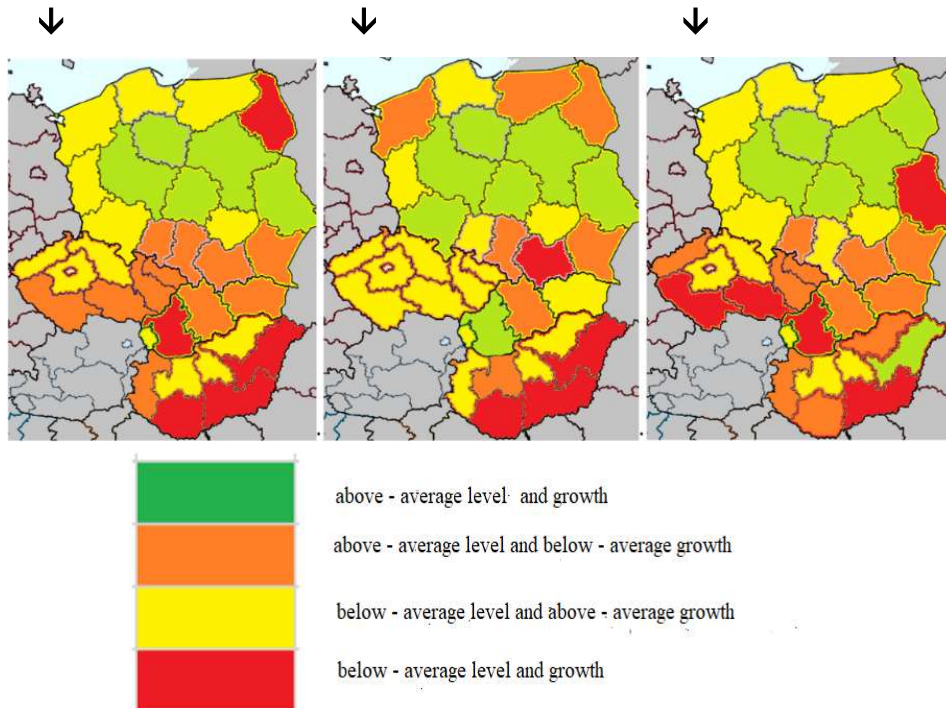
The *Polish regions* were also located in the second quadrant with a high frequency, confirming their above-average growth rate in selected indicators, which shows the realization of growth potential in the Polish regions.

In the case of all regions of the *Czech Republic* there was an above-average growth rate in the indicator of the value of total crop production, as for the livestock production the results are disturbing due to the localization of three regions in the III. quadrant and two regions in the IV. quadrant for the indicator of total livestock production value.

A similar situation in *Slovakia* is observed, there is also an apparent trend of decreasing livestock production, which is compensated by plant production. In the case of the Cohesion Regions of *Hungary*, we observe a significant deterioration of the situation, especially in the indicator of the crop production value.

A general overview of the development and structure of agriculture in the Cohesion Regions in the V4 countries follows from the Fig. 10.

Figure 10 Classification of NUTS 2 regions of V4 countries into quadrants by total agricultural production value, total crop production value and total livestock production value



Source: EUROSTAT, own processing

Based on the evaluation of beta convergence indicators between NUTS 2 regions of the V4 countries between 2005–2015 the trend of divergence can be observed for the examined indicators, but only a low value of the coefficient of determination is achieved.

Subsequent analyses using correlation diagrams did not confirm significant divergence tendencies. In the case of the indicators of total value of agricultural production, indicators of total value of crop and livestock production, they grew in all V4 countries, with the most significant increases in the value of total agricultural production and value of total livestock production in Poland and in value of total crop production in the Czech Republic. It is also necessary to mention the different agro-ecological conditions, which together with the influence of weather play a greater role in the agrarian sector at the regional level.

Overall, all indicators showed a good position of Polish regions, which with some exceptions were located in the first quadrant of correlation diagrams, which is related to realization of the economic potential of this country and its regions. The research also shows a significant increase in the efficiency of Polish agricultural production. It can be assumed that the development of these regions is also positively affected by the use of higher forms of processing of domestic as well as imported raw materials and the possibility of their finalization.

In this context, Komarowska (2014) states that Poland's accession to the EU has led to relatively large changes in agriculture compared to other economic sectors, which have been accompanied by an additive transformation of the functioning of Polish agricultural and rural areas. Votava and Bačina (2009) see the preference of Polish agriculture in the interconnection of production, post-harvest treatment, storage and distribution „under one roof”. This is the strong competition of Polish agriculture and, on the contrary, the threat to primary agricultural producers in other V4 countries.

It is indisputable that a number of factors, including the previous systems operating in these countries, as well as conditions and the timing of their implementation after the Eastern Enlargement in 2004 influenced the overall development. At the same time, the EU CAP itself underwent a change in the conditions attached to the application of the Fischler's reform, which to some extent further partially complicated the situation, for example, in the possibility of the new Member States entering the common market.

In addition, the influence of the WTO that led the EU to greater market liberalization towards the third countries was not negligible at that time as well, which was reflected in the CAP in particular by the commodity price support reduction and by choice of other forms of interventions.

Based on the Mid Term Review of the CAP, the stabilization of the agricultural budget for the period 2006 to 2012 and subsequently the Health Check in 2008 and other measures after 2013, relatively fundamental reform steps were implemented. In particular, major measures in the area of market organization aimed at reducing the impact of instruments that directly interfered with the agricultural market and hindered its liberalization.

CONCLUSION

It is indisputable that the accession of the Visegrad countries to the European Union, the application of the Common Agricultural Policy and the expansion of the agricultural market have had a positive effect on the overall growth of agricultural production. Based on the results of the overall analyses the development of the size and structure of agricultural production in the 35 Cohesion Regions of the Visegrad Group countries (in the Czech Republic, Poland, Hungary and Slovakia) in the decade period 2005–2015 it can be stated that is has not been confirmed proclaimed effort to bring these regions closer together.

The development of the agricultural sector of the V4 countries was largely influenced by changes in the CAP, which were applied in the given period, and rural development was based on activities that result in sustainable economic profit, stabilization of local population

in rural regions, and improving the quality of life there (Škodová Parmová, 2011). The integration and competitiveness of individual agricultural holdings in the common European market have also proved largely.

These approaches were subsequently in the development of the agricultural sector in the monitored Member States reflected. By Madra-Sawicka, et al. (2019), countries have a different position in relation to the specificities of the agricultural sector. Based on the evaluation of its development and characteristics of development trends in the regions, it is possible to specify the impact on differences in national strategies within the CAP application.

It is already clear that the success or failure of Member States' individual approach to the CAP will have a decisive impact on the very development of individual countries and their regions (Loriz-Hoffmann, 2020).

The new programming period, 2021-2027, will bring many changes. Member States will gain more flexibility and responsibility in the new programming period. Their task is to create a Strategic Plan of the country and its submission to the EC, which will be evaluated on basis of factsheet the determination and level of specific indicators related to the fulfillment of the nine objectives of the future CAP. As the preparation of the information sheet requires an overview of the development of the agriculture and rural development, including data to justify the specific objectives of the implementation, the theoretical approach, implication methods and results of the presented research for argumentation in terms of solving a specific goal and mutual interactions with other goals can be used.

Whereas the total amount of support provided, as well as sectoral support allocation, play an important role in agricultural sector development, knowledge gained from a proven comparison also leads the focus and deepening of further research related to the focus and effectiveness of state intervention, conditions of the development and co-financing of the proposed measures. In this context, too, it is necessary to assess the extent to which the development of internal and external conditions of the business environment in the agricultural market is motivating for agricultural producers, processors and consumers.

The strategy for the development of a modern European model of multifunctional agriculture, which is discussed in the concept for the future CAP, is immediately confronted with new challenges arising not only from accelerating globalization processes but also from knowing the conditions of a particular business environment and the ability to use them. The success of a solution in the production area is reflected increasingly in all dimensions (economic, ecological, technological, as well as human and social) of the development of regions and society as a whole.

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ORGANIZED TRAVEL VS INDIVIDUAL TRAVEL – THE CASE OF SARAJEVO

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Abstract

Sarajevo is a very interesting tourist destination. The official statistics of Canton Sarajevo show that tourists usually visit Sarajevo individually. The purpose of this paper is to explore the differences between foreign tourists who came to Sarajevo individually and the ones whose travel was organized by a travel agency. The aim of this research is to compare foreign tourists from the aspect of the travel mode in relation to the declaration of tourists' satisfaction with a tourist destination, the general quality of this tourist destination offer, overall satisfaction, and loyalty. For the purposes of data analysis, descriptive statistics and Mann–Whitney U test were used. The results have shown that foreign tourists who visited Sarajevo individually have a more positive attitude about perceived value, declaration of tourists' satisfaction with a tourist destination, and they are more willing to revisit Sarajevo in the future than the foreign tourists who visited through a travel agency / another organizer. Also, it has been shown that there is no statistically significant difference between visitors who visited Sarajevo individually and tourists who visited through a travel agency / another organizer in terms of the general quality of the tourist destination offer, overall satisfaction, and intention to recommend Sarajevo to their friends and relatives.

Keywords: Tourism; Destination; Sarajevo; Organized travel; Individual travel

INTRODUCTION

Thanks to a favorable geographic position, the turbulent history, and the unique intertwining of culture and civilization, Sarajevo is a very interesting tourist destination (Čaušević, 2017, p. 82). The continuous increase in the number of visitors shows the extent of the tourist potential of Sarajevo (Čaušević & Čizmić, 2017; Čaušević, 2019). Tourism is a very important drive of economic growth and the development of countries, especially in the developing countries, which helps the economic welfare of local populations (Webstera & Ivanov, 2014, p. 137). Accordingly, tourism can become the main factor for the economic development of Bosnia and Herzegovina.

In December 2018, 17,499 foreign tourists visited Sarajevo individually and had made 37,116 overnight stays. The number of tourists whose arrival to Sarajevo was organized by a travel agency was 6,580. They have made 11,284 overnight stays (Institute for Informatics

and Statistics of Sarajevo Canton, 2018). In January 2019, 13,368 foreign tourists visited Sarajevo individually, and they have made 30,641 overnight stays. Meanwhile, only 5,261 foreign tourists came to Sarajevo organized by a travel agency, and they realized 11,432 overnight stays (Institute for Informatics and Statistics of Sarajevo Canton, 2019).

As for the entire Bosnia and Herzegovina generally, tourists mostly visit Sarajevo individually and stay for about two days. Tourists mostly go through Sarajevo traveling to another destination, the phenomenon known as transit tourism. The contemporary trend in the world is certainly organised travel tours, but Sarajevo, unfortunately, is not following this trend. Official statistics show that independent travel is much more frequent. Accordingly, the aim of the paper is to discover the differences between individual travel and organised travel. The contribution of the paper is to find a way to extend the stay of tourists. The paper seeks to investigate whether tourists who come individually have a more positive opinion as for the value, their satisfaction with Sarajevo, the general quality of this tourist destination offer, overall satisfaction with their visit to Sarajevo, intention to revisit Sarajevo, and recommending Sarajevo to other people compared to the tourists whose travelling was organized by travel agency / another organizer. This topic of this research in literature is quite unexplored. The justification of the research is certainly to fill in the gaps in the existing literature.

THEORETICAL BACKGROUND

Tourism and travel have become increasingly important in the global economy. The purpose of the tourist industry is to offer tourists satisfactory, extraordinary, memorable, and valuable experiences (Unković, 1980; Pizam, 2010; Ivanov, Illum & Liang, 2010; Tung & Ritchie, 2011; Walls, Okumus, Wang, & Kwun, 2011, Rääkkönen & Honkanen, 2013). Tourism is a very specific area of business because of the fact that its product or service cannot be observed or manipulated through direct experience prior to purchase (Bogdanovych, Berger, Simoff & Sierra, 2006). The contact between providers of tourist offers (for example hotels) and tourists can be direct, and mediators may also appear among these subjects. By way of selling in tourism, this means "the whole business and organizational activities that ensure that the tourist product reaches the consumer in a way, time, place and price that will best suit them" (Bakić, 2010, p. 176).

Every tourist trip requires a specific organization regardless of whether the motive is a vacation or a job. The potential tourist has at their disposal two basic organizational travel opportunities. One is to refer to the providers of transport, accommodation, food and similar

services, while the other possibility is to request the help of a tourist mediator (Weber & Mikačić, 2006, p. 127).

The tourist agency can be defined as the subject whose services are necessary for travel and stay of third parties that or the services offered in special combinations as new "own services" (Klatt & Fischer, 1961, p. 17). Starting from the wider content of the activities of travel agencies, their roles can be classified into four most important groups: (1) mediation in the realization of tourist travels in the narrow sense, from the point of view of obtaining travel documents and providing services related to travel and stay of tourists, to be performed by a third person; (2) organization of package tours; (3) information and counseling services related to travel and stay (providing free oral and written information to current and potential tourists) and other ancillary services (sale of souvenirs and other products necessary to meet the needs of tourists, as well as the (4) provision of some services in order to meet the needs of tourists (car service, etc.) (Marković & Marković, 1970, p. 164-165).

The most widespread travel agency service is certainly a tour package (Vukonić, 1997; Bowie & Chang, 2005). Tour package is defined as a combination of vacation components (such as transportation, accommodation, meals and entertainment) that are sold to the consumer as a single product at a single price (Sheldon, 1986, p. 351).

In addition to travel agencies, in the process of organization of world-class tour packages, airline companies, other carriers, large banks, department stores and representatives of other economic activities are included very intensively. All these organizations are known today as Tour Operators (Unković, 1980; Unković, 2001; De Blust, 2008).

Some authors have been researching if satisfaction with package tours lead to successful vacation experiences (Räikkönen & Honkanen, 2013), while other authors analyzed relationship intention as a mediator between relational benefits and customer loyalty in the tour operator industry (Conze, et al., 2010). Also, another paper has explored the role of tour operators in the sustainable tourism development – The case of the tourist destination Kotor (Dragičević, Proročić & Letunić, 2013). He & Song (2009) wrote a paper about a mediation model of tourists' repurchase intentions for packaged tour services. That study examines the mutual relationships among tourists' perceived service quality, value, satisfaction, and intentions to repurchase packaged tour services from travel agents (He & Song, 2009, p. 317).

In the paper of the authors Bogdanovych, Berger, Simoff & Sierra (2006), the topic of travel agents versus online booking was explored. Ambrož & Lotrič (2009) investigated the impact of a mediating role of repurchasing intentions on customer retention and they discovered that quality perceptions impose direct effect on tourist satisfaction. They emphasize that such effect is more powerful when mediated by repurchase intentions of

experienced tourists. The quality of packaged tour services mediated by repurchase intentions of the experienced tourist is expected to be paramount for the retention of the tourist in the long term (Ambrož & Lotrič, 2009, p. 341).

Study “Tour Guide Performance and Tourist Satisfaction: a Study of the Package Tours in Shanghai” by Songshan Huang, Cathy H. C. Hsu and Andrew Chan examines tour guide performance and its relationship with tourist satisfaction in the context of package tours in Shanghai. Results show that “tour guide performance was found to have a significant direct effect on tourist satisfaction with guiding service and an indirect effect on satisfaction with tour services and with tour experience. Satisfaction with guiding service positively affected satisfaction with tour services but showed no direct effect on satisfaction with the overall tour experience” (Huang, Hsu & Chan, 2010, p. 3).

Another study also explored tourist satisfaction, from a perspective of a mixed international guided package tour. Findings of the study “indicate that the tour leader is a significant determinant psychologically, spiritually and practically in influencing the success of the tour product” (Bowie & Chang, 2005, p. 303).

In the last few decades, most relevant research on satisfaction, quality of service, supply and loyalty in the tourism sector and travel was conducted in air transport and especially in the accommodation industry (Cadotte & Turgeon, 1988; Hartline et al., 2003; Fernandez - Barcala et al., 2009; Ramanathan & Ramanathan, 2011; Mohajerani & Miremedi, 2012; Marković et al., 2013). Some of these authors pointed out a significant link between quality of service and customer loyalty. For example, in its customer satisfaction research in the hotel industry, Mohajerani & Miremedi (2012) conclude that customer satisfaction can be predicted from the image, expectations of the clients, perceived values and perceived quality of service, while customer loyalty and complaints are the consequences of customer satisfaction.

Although there are many studies on satisfaction, offer and loyalty in several industries related to tourism and travel, such as hotel industries and airlines, research of this problem in tourism agencies is relatively rare (Moisescu & Gica, 2014; Katircioglu et al., 2012). Several authors emphasize that the role of tourism agencies rarely appears as a topic of research (Fache, 2000; Ryan & Cliff, 1997).

According to previous literature, mode of travel has been identified as an important precursor to the travel experience. Different groups of travelers such as group travelers and independent travelers have different motivations to participate in the trip (Chang, Wang, Guo, Su & Yen, 2007; Chen, Schuckert, Song & Chon, 2016; Luo, Huang & Brown, 2015; Ong & du Cros, 2012).

Independent travel is an important and growing sector of world tourism. The study “The Nature of Independent Travel” examines the scope of travel planning by independent travelers, the degree of action of travel plans, and the timing of the selection of vacation elements. The results show that the motivation for independent travel is reflected in the decision-making processes adopted by independent travelers. Three characteristics have been identified that differentiate the nature of independent travel: the traveler experiences a new travel path, the traveler is willing to take risks in choosing vacation elements, and the traveler has a desire to experience the unplanned (Hyde & Lawson, 2003).

The research “Segmentation by Experiential Familiarity and Travel Mode of the Chinese Outbound Market to Spain” by Aureli Lojo and Mimi Li analyzes the possibilities of segmenting Chinese tourists’ motivations and satisfaction in Western destinations by travel mode, namely Free Independent Travel and Group-tour Travel (Lojo & Li, 2017).

The basis for successful marketing segmentation is understanding and satisfaction differences in consumer needs through different variables (Dolnicar & Kemp, 2009). A segmentation leads to the identification of different groups of tourists according to prior knowledge, is widely used in tourism research (Dolnicar, 2004a, 2004b; Wedel & Kamakura, 2012). The basis of the segmentation is a way of traveling: the importance of different ways of traveling, like Free Independent Travel or Group-tour travel is recognized as a deciding factor in Chinese tourism (Li, Meng, Uysal, & Mihalik, 2013; Lu & Chen, 2014).

The main results show significant differences among tourists: independent travelers are less satisfied with the Chinese language services, whereas group-tour travelers are, overall, less satisfied with the destination and the trip. Results also show that independent travelers are more motivated to visit the destination and more satisfied with the trip. The results show that independent travelers and group-tour travelers have different prior travel and demographic experience profiles. Independent travelers has more social motivations and they are motivated by a wider range of destination attributes. Group-tour travelers are basically motivated visits to new places, picturesque landscapes and famous sights. Independent travelers are more satisfied with destination and travel, but are more important about tourist information in Chinese language and availability of information, which are the most valued elements Spain as a destination. On the other hand, group-tour travelers is generally less satisfied with the destination, and in particular give the worst rating to the relaxation factor of the trip (Lojo & Li, 2017).

This paper builds on the previous study “Segmentation by Experiential Familiarity and Travel Mode of the Chinese Outbound Market to Spain” by Aureli Lojo and Mimi Li and

explores tourist satisfaction from the perspective of independent travelers and group-tour travelers.

To date, no previous research has analyzed tourist satisfaction and loyalty to Sarajevo, taking into account a priori segmentation variables for the mode of travel. In the literature on tourism and tourist satisfaction with Sarajevo, several researchers studied travel motivations and satisfaction (Čaušević & Ahmić, 2020), as well as tourist costs (Čaušević, Drešković, Mirić & Banda, 2020). Also, in one paper, the segmentation of tourists (first-time and repeat visitors) was done and the satisfaction of tourists with Sarajevo was analyzed (Čaušević, Mirić, Drešković & Hrelja, 2020). From all the above it follows that the mode of travel remains undetermined in many studies (Corigliano, 2011; Kim, Wan & Pan, 2015; Lai, Li & Harrill, 2013; Li, Song, Chen & Wu, 2012; Lu, 2011; Park, Lee & Miller, 2015; Tsang, Lee & Liu, 2014; Wang, Fong & Law, 2015). In destination satisfaction studies, not determining the types of respondents to be interviewed prevents the possibility of correctness extrapolating the results. Consequently, this paper extends to the previous literature and tries to overcome the limitation by including segmentation variables from the point of view of the mode of travel.

The topic of this paper is a comparison of independent travelers and group-tour travelers in Sarajevo. The main questions raised in the research are if foreign tourists who visited Sarajevo individually have a more positive opinion about perceived value, more positive attitude about declaration of tourists' satisfaction with tourist destination, more positive opinion about general quality of this tourist destination offer, more positive attitude about overall satisfaction with their visit to this tourist destination, more positive attitude about intention to revisit Sarajevo and more positive attitude about recommending Sarajevo to other people, than the foreign tourists who visited with travel / another agency?

For the purposes of the paper, the following hypotheses are defined, which acceptance or rejection will be described later:

H1: Foreign tourists who visited Sarajevo individually have a more positive opinion about perceived value than the foreign tourists who visited through a travel agency.

H2: Foreign tourists who visited Sarajevo individually have a more positive attitude about declaration of tourists' satisfaction with tourist destination than the foreign tourists who visited through a travel agency.

H3: Foreign tourists who visited Sarajevo individually have a more positive opinion about general quality of this tourist destination offer than the foreign tourists who visited through a travel agency.

H4: Foreign tourists who visited Sarajevo individually have a more positive attitude about overall satisfaction with their visit to this tourist destination than the foreign tourists who visited through a travel agency.

H5: Foreign tourists who visited Sarajevo individually have a more positive attitude about intention to revisit Sarajevo than the foreign tourists who visited through a travel agency.

H6: Foreign tourists who visited Sarajevo individually have a more positive attitude about recommend Sarajevo to other people than the foreign tourists who visited through a travel agency.

DATA AND METHODS

In December 2018, a total of 24,079 arrivals of foreign tourists and 48,400 overnight stays of foreign tourists were recorded in the Canton Sarajevo. Most arrivals were made by tourists from Croatia (5,994 arrivals and 12,133 overnight stays), followed by Serbia (1,614 arrivals and 2,932 overnight stays) and Slovenia (1,475 arrivals and 2,814 overnight stays). The three countries accounted for 37.72% of arrivals and 36.94% of overnight stays. 18,629 arrivals and 42,073 overnight stays were made by foreign tourists in Canton Sarajevo in January 2019. Most tourists came from Croatia (6,221 arrivals and 14,344 overnight stays), followed by Serbia (1,646 arrivals and 3,580 overnight stays) and Slovenia (1,157 arrivals and 2,356 overnight stays). The share of Croatia, Serbia and Slovenia in the total number of foreign tourists who visited Canton Sarajevo in January 2019 was 48.4%, while the share in overnight stays was 48.2% (Čaušević, Mirić, Drešković & Hrelja, 2020, p. 16).

In this paper, a quantitative approach to the research was applied, which involved the collection of data through interviewing (face to face) of respondents, using the questionnaire. Data was collected using the questionnaire taken from similar research where its reliability has been confirmed and adapted to this research.

The population covered by this research is foreign tourists (non-nationals of Bosnia and Herzegovina) who visited Sarajevo during the winter. The planned survey lasted 52 days during the winter (from December 10, 2018 to January 31, 2019). This period has been selected because a large number of tourists visit Sarajevo in the winter months, which is confirmed by the statistics of the Canton of Sarajevo. Large number of tourists in Sarajevo arrived in December and January due to Christmas and New Year holidays.

Most research in Sarajevo was conducted in the summer months, as this is the period when most foreign tourists visit Sarajevo (Čaušević & Čizmić, 2017). The structure of participation of individual countries is different in the summer months, while in the winter months the

countries from the region have the largest participation. A large number of foreign tourists visit Sarajevo in the winter months, mainly because of the New Year and Christmas holidays, but also because of the proximity of the mountains Jahorina, Bjelašnica and Igman, famous ski resorts. For these reasons, the research was conducted in the winter months. No research in Sarajevo has compared independent travelers and group-tour travelers. Accordingly, this research will fill in the gaps in the existing literature.

The survey sample is convenience sample of 250 respondents (foreign tourists) - who visited Sarajevo during the winter (from December 10, 2018 to January 31, 2019) (Čaušević, Drešković, Mirić & Banda, 2020; Čaušević, Mirić, Drešković & Hrelja, 2020). Two points of interception in the center of Sarajevo were determined; first by the Cathedral and the second on the Baščaršija square.

After the survey was conducted, the questionnaire data was entered into a specially designed database in Excel and then exported to the SPSS in which the analysis was performed.

In order to achieve scientific relevance, descriptive statistics and Mann–Whitney U test were used in the analysis and interpretation of the obtained data. In this way, the validity of the hypothesis was verified. Descriptive statistics were used to describe the results of the research. The Mann–Whitney U test was selected according to the data type that was treated in the analysis. The Mann-Whitney U test was chosen to test the hypotheses because the data does not have a normal distribution; it represents ordinal variables, in order to prove the relationship between the two variables. The aim of the Mann–Whitney U test is to determine whether the differences between the results of the response of foreign tourists who came individually or who came to Sarajevo by the travel / another agency are the result of coincidence or the differences are statistically significant in order to discuss the structural differences between foreign tourists and their satisfaction, perceived value, declaration of tourists' satisfaction with tourist destination, general quality of this tourist destination offer and loyalty.

RESULTS

The research in this paper is explorative and should provide insight into the problem of satisfaction and loyalty of foreign tourists in regards to whether they came individually or visited Sarajevo as part of a travel agency arrangement. The comparison should show whether there are differences in the satisfaction of tourists with the tourist destination of the city of Sarajevo, perceived value, declaration of tourists' satisfaction with a tourist destination, general quality of this tourist destination offer and loyalty of tourists, among foreign tourists

who came individually and foreign tourists who came through tourist agency. Descriptive statistics are presented below.

Most of the tourists (16.8%) came from Croatia, followed by 11.6% of tourists who came from Germany, 8.8% of tourists from Serbia, 8.8% of tourists from Austria, 6% of tourists from Italy, 10% of tourists from Slovenia, 10% of tourists from France, 3.2% of tourists from Sweden, 3.2% of tourists from Turkey, 2.4% of tourists from United Kingdom, 2.4% of tourists from China, 2.4% of tourists from Poland. Following are Switzerland (2.0%), Montenegro (2.0%), Hungary (2.0%), Denmark (2.0%), United States of America (2.0%), Spain (1.6%), Czech Republic (1.6%), Romania (1.6%), Russia (1.6%), Bahrein (1.2%), Netherlands (1.2), Oman (1.2%). The smallest number of tourists came from Australia (0.8%), Malaysia (0.8%), Norway (0.8%), Ireland (0.8%), Kuwait (0.8%), Bulgaria (0.8%), Slovakia (0.4%), Qatar (0.4%), Uganda (0.4%) and Canada (0.4%). These results are in accordance with the official data of the Agency for Statistics of Bosnia and Herzegovina, showing that 30% of the tourists were from the region.

The largest number of respondents is male (57.6%), while 42.4% are female. The largest number of foreign tourists are employed (57.6%), followed by self-employed (18.8%) and student/pupil (18.8%).

In Tab. 1 are the answers of respondents whether the foreign tourists arrived in Sarajevo individually or with a travel agency.

Table 1 Was your trip to this tourist destination organized by a travel agency/another organizer?

	Frequency	Percent
Yes	50	20.0
No	200	80.0
Total	250	100.0

Source: Research results, 2019.

Only 20.0% of tourists came to Sarajevo through a travel agency/another organizer. Most of tourists (80%) visited Sarajevo individually.

The next question was to explore tourists' feelings and comprehension of the value of their stay at this tourist destination. Foreign tourists evaluated this question, which consists of three statements pertaining to the perceived value, by using a Likert scale from one (1) to five (5), where 1 means completely disagree and 5 - completely agree. In Tab. 2 are the answers of the respondents.

Table 2 Perceived value

Was your trip to this tourist destination organized by a travel agency / another organizer?		Frequency	Percent
Yes	Overall, staying in this tourist destination has been very valuable to me.		
	Between agree and disagree	8	16.0
	Near completely agree	20	40.0
	I completely agree	22	44.0
	Total	50	100.0
No	Near completely disagree	2	1.0
	Between agree and disagree	8	4.0
	Near completely agree	78	39.0
	I completely agree	110	55.0
	I don't know	2	1.0
	Total	200	100.0
Yes	I have gained a lot of new knowledge and experiences in this tourist destination.		
	Near completely disagree	1	2.0
	Between agree and disagree	7	14.0
	Near completely agree	20	40.0
	I completely agree	22	44.0
	Total	50	100.0
No	Near completely disagree	2	1.0
	Between agree and disagree	26	13.0
	Near completely agree	67	33.5
	I completely agree	104	52.0
	I don't know	1	0.5
	Total	200	100
Yes	Staying at this tourist destination is worth every Euro paid.		
	Near completely disagree	1	2.0
	Between agree and disagree	10	20.0
	Near completely agree	19	38.0
	I completely agree	20	40.0
	Total	50	100.0
No	Near completely disagree	5	2.5
	Between agree and disagree	20	10.0
	Near completely agree	62	31.0
	I completely agree	109	54.5
	I don't know	4	2.0
	Total	200	100.0

Source: Research results, 2019.

From Tab. 2, it can be concluded that both groups of foreign tourists who visited Sarajevo in the winter agree with the stated statements regarding perceived value. Neither respondent, in any of the groups, answered with “completely disagree”.

In Tab. 3 are the answers of the respondents about declaration of tourists' satisfaction with tourist destination. The question consists of three statements regarding the expression of the satisfaction of tourists with Sarajevo as a tourist destination. Respondents were asked to indicate to what extent they agreed with the statements, where 1 means completely disagree and 5 - completely agree.

Table 3 Declaration of tourist satisfaction with a tourist destination

Was your trip to this tourist destination organized by a travel agency / another organizer?		Frequency	Percent
Yes	I am pleased that I decided to visit this tourist destination.		
	Between agree and disagree	7	14.0
	Near completely agree	18	36.0
	I completely agree	25	50.0
	Total	50	100.0
No	Between agree and disagree	7	3.5
	Near completely agree	70	35.0
	I completely agree	123	61.5
	Total	200	100.0
Yes	The visit to this tourist destination exceeded my expectations.		
	Near completely disagree	1	2.0
	Between agree and disagree	12	24.0
	Near completely agree	15	30.0
	I completely agree	22	44.0
No	Near completely disagree	6	3.0
	Between agree and disagree	26	13.0
	Near completely agree	82	41.0
	I completely agree	84	42.0
	I don't know	2	1.0
	Total	200	100
Yes	I will speak highly of this tourist destination to my friends and colleagues.		
	Near completely disagree	1	2.0
	Between agree and disagree	9	18.0
	Near completely agree	15	30.0
	I completely agree	25	50.0
No	Near completely disagree	1	0.5
	Between agree and disagree	15	7.5
	Near completely agree	62	31.0
	I completely agree	120	60.0
	I don't know	2	1.0
	Total	200	100.0

Source: Research results, 2019.

As can be seen in Tab. 3, foreign tourists who came to Sarajevo individually agree more with statements related to the declaration of tourist satisfaction with Sarajevo as a tourist destination than tourists who came in organized way.

The next question is related to the evaluation of general quality of tourist destination offer. In Tab. 4 are the answers of respondents. Foreign tourists evaluated this question by using a Likert scale from one (1) to five (5), where 1 means very low and 5- very high.

Table 4 General quality of tourist destination offer

Was your trip to this tourist destination organized by a travel agency / another organizer?		Frequency	Percent
	Near very low	2	4.0
	Between high and low	7	14.0
	Near very high	27	54.0
	Very high	13	26.0
	I don't know	1	2.0
	Total	50	100.0
No	Near very low	6	3.0
	Between high and low	47	23.5
	Near very high	96	48.0
	Very high	49	24.5
	I don't know	2	1.0
	Total	200	100.0

Source: Research results, 2019.

Both groups of foreign tourists consider very high quality of tourist destination offer. Neither group rated the general quality of the offer as very low. However, as can be seen in Tab. 4, foreign tourists who came to Sarajevo in an organized way better rated the general quality of the offer of this tourist destination than foreign tourists who came individually.

Next question refers to the overall satisfaction with tourist visit to this tourist destination. In this question, foreign tourists should evaluate the overall satisfaction with their visit to this tourist destination on a scale 1 - 5, where „1“ means they are completely dissatisfied and „5“ that they are completely satisfied. In Tab. 5 are the answers of the foreign tourists.

Table 5 What is your overall satisfaction with your visit to this tourist destination?

Was your trip to this tourist destination organized by a travel agency / another organizer?		Frequency	Percent
Yes	Between satisfied and dissatisfied	12	24.0
	Near completely satisfied	16	32.0
	Completely satisfied	22	44.0
	Total	50	100.0
No	Between satisfied and dissatisfied	11	5.5
	Near completely satisfied	91	45.5
	Completely satisfied	98	49.0
	Total	200	100.0

Source: Research results, 2019.

Foreign tourists are satisfied with their visit to Sarajevo. However, it can be concluded from Tab. 5 that tourists who came individually were more satisfied than foreign tourists whose trip was organized by a travel agency or other organizer.

Next question is related to the intention of tourists to revisit Sarajevo in the future. Respondents were asked to indicate whether they agree or disagree with the statement related to intention to revisit Sarajevo in the future and to what extent, using a scale 1-5, where „1“ means they completely disagree and „5“ – they completely agree. Tab. 6 shows the answers of the respondents.

Table 6 Intention of tourists to revisit Sarajevo

Was your trip to this tourist destination organized by a travel agency / another organizer?		Frequency	Percent
Yes	Near completely disagree	5	10.0
	Between agree and disagree	10	20.0
	Near completely agree	14	28.0
	I completely agree	20	40.0
	I don't know	1	2.0
	Total	50	100.0
No	Near completely disagree	6	3.0
	Between agree and disagree	30	15.0
	Near completely agree	50	25.0
	I completely agree	104	52.0
	I don't know	10	5.0
	Total	200	100.0

Source: Research results, 2019.

Most of respondents answered statement “I will return to this tourist destination” with “completely agree” and “near completely agree”. From Tab. 6 it can be concluded that foreign tourists who came individually to Sarajevo are more willing to visit Sarajevo again in the future than foreign tourists who came in an organized way.

Tourists should indicate the last question whether they agree or disagree with the statement related to intention to recommend Sarajevo to their friends and relatives and to what extent, using a scale 1-5, where „1“ means they completely disagree and „5“ they completely agree. In Tab. 7 are the answers of the respondents.

Table 7 Intention of tourists to recommend Sarajevo

Was your trip to this tourist destination organized by a travel agency / another organizer?		Frequency	Percent
Yes	Near completely disagree	2	4.0
	Between agree and disagree	10	20.0
	Near completely agree	12	24.0
	I completely agree	26	52.0
	Total	50	100.0
No	Near completely disagree	2	1.0
	Between agree and disagree	19	9.5
	Near completely agree	59	29.5
	I completely agree	117	58.5
	I don't know	3	1.5
	Total	200	100.0

Source: Research results, 2019.

Similar is the situation with the statement “I will recommend this tourist destination to my friends and relatives”. Most of respondents were in complete agreement. As can be seen in Tab. 7, foreign tourists who came individually to Sarajevo are more willing to recommend Sarajevo to friends and relatives than foreign tourists who came in an organized way.

In the text below, hypotheses and test results are set. In a sample of 250 respondents, 200 respondents, ie 80% of tourists, stated that their trip to this tourist destination was not organized by a travel agency/another organizer. They visited Sarajevo individually. Only 20% of respondents traveled with a travel agency or another organizer.

For the hypothesis testing, the statistical method of Mann-Whitney U test was used. The results of the research showed that foreign tourists who visited Sarajevo individually have a more positive opinion about perceived value, more positive attitude about declaration of

tourists' satisfaction with tourist destination, more positive attitude about overall satisfaction with their visit to this tourist destination, more positive attitude about intention to revisit Sarajevo and more positive attitude about recommend Sarajevo to other people than the foreign tourists who visited through a travel agency. Only foreign tourists who came organized have a more positive opinion about general quality of this tourist destination offer than the foreign tourists who visited Sarajevo individually. However, in order to exclude differences that are not large enough to conclude that they are statistically significant, an appropriate statistical test had to be done. Since we are using the data with no normal distribution, and ordinal variables, the non-parametric Mann-Whitney U test was the most acceptable for analysis.

H1: Foreign tourists who visited Sarajevo individually have a more positive opinion about perceived value than the foreign tourists who visited through a travel agency.

To test the first hypothesis, we compared the question „Perceived value“(all three statement: Overall, staying in this tourist destination has been very valuable to me, I have gained a lot of new knowledge and experiences in this tourist destination, Staying at this tourist destination is worth every Euro paid) with „Was your trip to this tourist destination organized by a travel agency / another organizer?“ (Yes, No). In doing so, the degree of correlation has been tested by non-parametric test (Mann-Whitney U test), whereby the difference between the responses about the perceived value, coming from individually and organized, was individually examined.

Table 8 Results of Mann Whitney U-test for a variables related to the perceived value

	Overall, staying in this tourist destination has been very valuable to me.
Mann-Whitney U (p-value)	4174.000
Wilcoxon W	5449.000
Z	-2.029
P value	.042
	I have gained a lot of new knowledge and experiences in this tourist destination.
Mann-Whitney U (p-value)	4570.000
Wilcoxon W	5845.000
Z	-1.034
P value	.301
	Staying at this tourist destination is worth every Euro paid.
Mann-Whitney U (p-value)	4046.500
Wilcoxon W	5321.500
Z	-2.293
P value	.022

Source: Research results, 2019.

The first hypothesis was partially accepted (Overall, staying in this tourist destination has been very valuable to me - $U = 4174.000$, $Z = -2.029$, $p < 0.05$; $p=0.042$; I have gained a lot of new knowledge and experiences in this tourist destination - $U = 4570.000$, $Z = -1.034$, $p > 0.05$; $p = 0.301$; Staying at this tourist destination is worth every Euro paid - $U = 4046.500$, $Z = -2.293$, $p < 0.05$; $p = 0.022$). It can be concluded that there is statistically significant difference between foreign tourists who came individually and foreign tourists who came organized when it comes “Overall, staying in this tourist destination has been very valuable to me” and “Staying at this tourist destination is worth every Euro paid”.

H2: Foreign tourists who visited Sarajevo individually have a more positive attitude about declaration of tourists' satisfaction with tourist destination than the foreign tourists who visited through a travel agency.

To test the second hypothesis, we compared the question „Declaration of tourist satisfaction with tourist destination“ (all three statement: I am pleased that I decided to visit this tourist destination, The visit to this tourist destination exceeded my expectations and I will speak highly of this tourist destination to my friends and colleagues) with „Was your trip to this tourist destination organized by a travel agency / another organizer?“ (Yes, No). The degree of correlation was tested by a non-parametric test (Mann-Whitney U), whereby the difference between the responses about the declaration of tourist satisfaction with tourist destination, coming individually or organized in Sarajevo, was individually examined.

Table 9 Results of Mann Whitney U-test for a variables related to the declaration of tourist satisfaction with tourist destination

	I am pleased that I decided to visit this tourist destination.
Mann-Whitney U (p-value)	4243.000
Wilcoxon W	5518.000
Z	-1.913
P value	.046
	The visit to this tourist destination exceeded my expectations.
Mann-Whitney U (p-value)	4758.000
Wilcoxon W	6033.000
Z	-.570
P value	.569
	I will speak highly of this tourist destination to my friends and colleagues.
Mann-Whitney U (p-value)	4232.000
Wilcoxon W	5507.000
Z	-1.908
P value	.048

Source: Research results, 2019.

The second hypothesis was partially accepted (I am pleased that I decided to visit this tourist destination - $U = 4243.000$, $Z = -1.913$, $p < 0.05$; $p = 0.046$; The visit to this tourist destination exceeded my expectations - $U = 4758.000$, $Z = -0.570$, $p > 0.05$; $p = 0.569$; I will speak highly of this tourist destination to my friends and colleagues - $U = 4232.000$, $Z = -1.908$, $p < 0.05$; $p = 0.048$). It can be concluded that there is statistically significant difference between foreign tourists who came individually and foreign tourists who came organized when it comes “I am pleased that I decided to visit this tourist destination.” and “I will speak highly of this tourist destination to my friends and colleagues”.

H3: Foreign tourists who visited Sarajevo individually have a more positive opinion about general quality of this tourist destination offer than the foreign tourists who visited through a travel agency.

We compared the question „General quality of tourist destination offer is ...“with „Was your trip to this tourist destination organized by a travel agency / another organizer?“ (Yes, No) to test the third hypothesis. The degree of correlation was tested, as in the case of the previous hypotheses, by a non-parametric Mann-Whitney U test, whereby the difference between the foreign tourists who came individually and organized response to the general quality of tourist destination offer was individually examined.

Table 10 Results of Mann Whitney U-test for a variable related to the general quality of tourist destination offer

	General quality of this tourist destination offer is...
Mann-Whitney U (p-value)	4606.000
Wilcoxon W	24706.000
Z	-.931
P value	.352

Source: Research results, 2019.

Since $p > 0.05$, it can be concluded that there is no statistically significant difference between foreign tourists who visited Sarajevo individually and foreign tourists who visited Sarajevo through a travel agency. The third hypothesis is therefore rejected ($U = 4606.000$, $Z = -0.931$, $p > 0.05$; $p = 0.352$), which means that both groups of foreign tourists who visited Sarajevo during the winter were satisfied with the general quality of this tourist destination offer.

H4: Foreign tourists who visited Sarajevo individually have a more positive attitude about overall satisfaction with their visit to this tourist destination than the foreign tourists who visited through a travel agency.

To test the fourth hypothesis, we compared the question „What is your overall satisfaction with your visit to this tourist destination?“ with „Was your trip to this tourist destination organized by a travel agency / another organizer?“ (Yes, No). The degree of correlation was tested by a non-parametric test (Mann- Whitney U), whereby the difference between the responses about the overall tourist satisfaction, was individually examined.

Table 11 Results of Mann Whitney U-test for a variable related to overall tourist satisfaction

	Overall tourist satisfaction
Mann-Whitney U (p-value)	4292.000
Wilcoxon W	5567.000
Z	-1.720
P value	.085

Source: Research results, 2019.

The fourth hypothesis is rejected, since $p > 0.05$ ($U = 4292.000$, $Z = -1.720$, $p > 0.05$; $p = 0.085$). It can be concluded that there is no statistically significant difference between foreign tourists who visited Sarajevo individually and foreign tourists who visited Sarajevo through a travel agency, in terms of overall tourist satisfaction.

H5: Foreign tourists who visited Sarajevo individually have a more positive attitude about intention to revisit Sarajevo than the foreign tourists who visited through a travel agency.

We compared the question „I will return to this tourist destination“ with „Was your trip to this tourist destination organized by a travel agency / another organizer?“ (Yes, No) to test the fifth hypothesis. The degree of correlation was tested, as in the case of the previous hypotheses, by a non-parametric Mann-Whitney U test, whereby the difference between the foreign tourists who visited Sarajevo individually and foreign tourists who visited Sarajevo through a travel agency response to the intention of returning to Sarajevo was individually examined.

Table 12 Results of Mann Whitney U-test for a variable related to the intention to revisit Sarajevo

	Intention to revisit Sarajevo
Mann-Whitney U (p-value)	4034.000
Wilcoxon W	5309.000
Z	-2.282
P value	.023

Source: Research results, 2019.

Since $p < 0.05$, it can be concluded that there is statistically significant difference between foreign tourists who visited Sarajevo individually and foreign tourists who visited Sarajevo

through a travel agency intention to revisit Sarajevo. Foreign tourists who visited Sarajevo individually are more willing to revisit Sarajevo than foreign tourists who visited through a travel agency, and the difference is statistically significant. Fifth hypothesis is accepted ($U = 4034.000$, $Z = -2.282$, $p < 0.05$; $p = 0.023$).

H6: Foreign tourists who visited Sarajevo individually have a more positive attitude about recommend Sarajevo to other people than the foreign tourists who visited through a travel agency.

To test the sixth hypothesis, we compared the question „I will recommend this tourist destination to my friends and relatives“ with „Was your trip to this tourist destination organized by a travel agency / another organizer?“ (Yes, No). The degree of correlation was tested by a non-parametric test (Mann-Whitney U test), whereby the difference between the answers from foreign tourists who visited Sarajevo individually and foreign tourists who visited Sarajevo through a travel agency, about the intention to recommend Sarajevo to their friends and relatives, was individually examined.

Table 13 Results of Mann Whitney U-test for a variable related to the intention of the recommendation

	Intention of the recommendation
Mann-Whitney U (p-value)	4324.000
Wilcoxon W	5599.000
Z	-1.665
P value	.096

Source: Research results, 2019.

Since $p > 0.05$, it can be concluded that there is no statistically significant difference between foreign tourists who visited Sarajevo individually and foreign tourists who visited Sarajevo through a travel agency in terms of recommending Sarajevo to friends and relatives. We reject the sixth hypothesis ($U = 4324.000$, $Z = -1.665$, $p > 0.05$; $p = 0.096$), meaning that both groups of foreign tourists who visited Sarajevo in the winter are planning to recommend Sarajevo to others.

DISCUSSION

Data from the Institute for Informatics and Statistics of Sarajevo Canton show that 17,499 foreign tourists visited Canton of Sarajevo individually in December 2018 and 13,368 in January 2019. They realized 37,116 overnight stays in December 2018 and 30,641 overnight stays in January 2019. Additionally, the results of this research show that a larger number of

tourists whose travel was not organized by a tourist or other agency arrived in Sarajevo. Most arrivals (200 respondents) in Sarajevo were not organized by a travel or other agency. Only 20.0% of tourists came to Sarajevo through a travel agency/another organizer. From all stated above, it can be concluded that Sarajevo does not follow the contemporary world trends. Previously conducted research shows that organized trips are a trend in the world and that tour packages are on the rise (Sheldon, 1986; Ryan & Cliff, 1997; Bowie & Chang, 2005; Bogdanovych, et al., 2006; He & Song, 2009; Conze, et al., 2010; Huang, Hsu & Chan, 2010; Katircioglu, et al., 2012; Rääkkönen & Honkanen, 2013; Moisescu & Gica, 2014).

The topic of perceived value, quality of this tourist destination offer, tourist satisfaction and tourist loyalty is quite thoroughly researched in the existing literature (Kozak & Rimmington, 2000; Um, Chon & Ro, 2006; Dmitrovic et al., 2009; Chen & Chen, 2010; Quintal & Polczynski, 2010; Prayag & Ryan, 2011; Ali & Ahliyya, 2012; Golob, Sirotić & Golob, 2014; Aliman et al., 2016; Shavanddasht & Allan, 2018). Measuring and understanding tourist satisfaction is important for the development of each destination and for developing tourism marketing strategies (Xia et al., 2009; Shavanddasht & Allan, 2018). However, there is no single pattern of measuring tourist satisfaction (Fornell et al., 1996). A lot of studies have shown that visit experience affects the satisfaction of tourists (Kozak & Rimmington, 2000; Shahrivar, 2012). Tourist satisfaction is created by comparing expectations before and after consumption of travel (Aliman et al., 2016). Additionally, the perceived value and quality of the tourist destination offer affects the tourist's satisfaction (Anwar & Gulzar, 2011; Haghkah et al., 2011; Ali & Ahliyya, 2012). Anwar and Gulzar (2011) discovered in their research that perceived value has a positive impact on customer satisfaction. In the research „Tourists' Satisfaction with a Destination: An Investigation on Visitors to Langkawi Island“ a significant impact of declaration of tourist satisfaction on overall tourist satisfaction is noticeable (Aliman et al., 2016). A large number of previous studies showed the connection between tourist satisfaction and the readiness of tourists to recommend and return to destination (Hapenciuc et al., 2007). Therefore, it can be concluded that perceived value, quality of the tourist destination offer, tourist satisfaction and tourist loyalty are quite researched.

However, there are small number of papers that investigated those determinants from the point of view of tourists who came individually and tourists who came in an organized manner through a travel agency or another similar agency. There are many studies about this topic in hotel industries and airlines, but research of this topic when it comes to tourism agencies is relatively rare (Ryan & Cliff, 1997; Fache, 2000; Katircioglu et al., 2012;

Moisescu & Gica, 2014). There are also a very few papers dealing with tour packages (Bowie & Chang, 2005; Ambrož & Lotrič, 2009; He & Song, 2009; Conze, et al., 2010; Huang, Hsu & Chan, 2010; Dragičević, Proročić & Letunić, 2013; Räikkönen & Honkanen, 2013).

The results of the research „Does satisfaction with package tours lead to successful vacation experiences?“ show that „satisfaction with tour operators’ has only a limited impact on the success of a package tourism experience (Räikkönen & Honkanen, 2013:108). Conze, Bieger, Laesser & Riklin (2010) concluded in their study that „intention of a customer to invest in a relationship is dependent on the perceived level of relationship benefits“ and that „the buying behavior of customers is influenced by the perceived relational benefits“ (Conze, et al., 2010, p. 51). Study „A Mediation Model of Tourists’ Repurchase Intentions for Packaged Tour Services“ shows that tourists’ satisfaction has a direct effect on tourists’ repurchase intentions (He & Song, 2009). Huang, Hsu & Chan (2010) have been researching the impact of tour guide on the satisfaction of tourists in the context of the package tours in Shanghai in their study.

Study "Segmentation by Experiential Familiarity and Travel Mode of the Chinese Outbound Market to Spain" by Aureli Lojo and Mimi Li as in this paper did a segmentation into independent travelers and group-tour travelers and analyzed tourist satisfaction as well as loyalty. Independent travelers are more satisfied with the trip overall, more prone to visit Spain again and have higher intentions of recommending the trip, in particular when compared to group-tour travelers. Also independent travelers report higher satisfaction with the destination and are more prone to visit the destination than group tour-travelers (Lojo & Li, 2018). The results of the study are in agreement with this research when it comes to the intention to revisit, but not in agreement when it comes to the overall satisfaction and intention of the recommendation.

It can be concluded, from everything stated above, that organized travel is quite unexplored. Some studies have explored satisfaction with package tour (Räikkönen & Honkanen, 2013), while other explored repurchase intentions for packaged tour services (He & Song, 2009) or the role of the tour guide on the tourist satisfaction (Huang, Hsu & Chan, 2010), but there is a small number of studies that analyzes and compares the tourists who came individually and those who came in an organized manner (Lojo & Li, 2018) in the context of perceived value, quality of the tourist destination offer, declaration of tourists' satisfaction with tourist destination, tourist satisfaction and tourist loyalty. This paper will certainly contribute to a better understanding of one of the most popular trends in the world.

CONCLUSION

Two hypotheses were partially accepted, one was accepted, while three were rejected. The partially acceptance of these two hypotheses shows that there is a statistically significant positive difference between tourists who visited Sarajevo individually and tourists who visited through a travel agency / another organizer when it comes to perceived value and declaration of tourists' satisfaction with Sarajevo as tourist destination. Statistical significance is also shown when it comes intention to revisit Sarajevo in the future. This means that foreign tourists who visited Sarajevo individually have a more positive attitude about perceived value, declaration of tourists' satisfaction with tourist destination and they are more willing to revisit Sarajevo in the future than the tourists who visited through a travel agency / another organizer.

The results of the Mann–Whitney U test showed that the other three hypotheses were rejected (H3, H4 and H6). This means that there is no statistically significant difference between visitors who visited Sarajevo individually and tourists who visited through a travel agency / another organizer in terms of general quality of the tourist destination offer, overall satisfaction and intention to recommend Sarajevo to their friends and relatives.

The empirical findings provide destination managers and policy makers with valuable information about tourists who arrived in Sarajevo in an organized manner. This study shows that as many as 80% of tourists come to Sarajevo individually. The results can be used to promote organized trips and attract tourists to visit Sarajevo. Tourists in Sarajevo, on average, stay about 2 to 3 days. Changing the mode of tourist arrivals from an individual travel to an organized trip can certainly increase the number of stays. The first economic effect to be created by the extension of the stay of tourists is consumption. Tourism consumption results in developed tourism, and furthermore, it has an impact on the country's balance of payments. Tourists staying in Sarajevo longer would also have the opportunity to visit many tourist attractions of the city of Sarajevo which would contribute to the development of tourism.

A number of practical implications arise from this research. From a marketing perspective, these study findings can help marketers and destination managers better direct the tourism product to different kinds of tourists and identify segments. In response, Sarajevo tourism managers should take steps to better promote different destination attributes for different segments. Given that foreign tourists who visit Sarajevo in winter, are tourists from the region, ie from Serbia, Croatia and Slovenia, managers should promote organized travel and

include and promote various artistic, heritage and natural resources, but also culture, lifestyle and gastronomy.

The study raised the importance differentiating the typologies of Sarajevo foreign tourists and found significant differences between segments. Therefore, the failure to segment foreign tourists can lead to inaccurate findings. On a theoretical level, this research confirms that the mode of travel is a valid segmentation tool.

This paper contributes scientifically to the explanation of the essence of organized travel, explains the impacts and interdependencies between tourists who came individually and who arrived in an organized manner with a travel agency. The results of the research support and deepen the existing scientific and research findings related to organized trips in the existing sources of literature. Throughout the research, the existing gaps in the literature were filled in the context of understanding the modes of tourist arrivals. The practical contribution of the paper was achieved through the delivery of important conclusions to the destination managers and through the identified need for a better management of the entire tourism development strategy of the city of Sarajevo, where organized travels have a significant role.

This study makes some significant contributions to the profiling of foreign tourists who visited Sarajevo during the winter when it comes travel mode. This study will contribute to expanding knowledge about tourism in Sarajevo during the winter, providing an improved understanding of the characteristics of the Sarajevo winter tourism industry.

Sarajevo is a very popular tourist destination during the winter months. A large number of foreign tourists visit Sarajevo in this period, mainly due to the proximity of the famous Olympic mountains such as Jahorina, Bjelašnica and Igman, but also the New Year and Christmas holidays. However, there is no research that analyzed winter foreign tourists in Sarajevo from the aspect of the travel mode. This research provided information on who are the foreign tourists who visit Sarajevo during the winter months, what is their attitude about the quality of this tourist destination and whether they are satisfied and loyal. A large number of foreign tourists who visited Sarajevo in the winter are from Serbia, Croatia, and Slovenia, mostly male, employed or self-employed and students. This information can be very useful for destination management. This study filled in the gaps in the existing literature on the importance of winter foreign tourists for the sustainable development of the destination.

Though this research has provided a lot of information and many recommendations, there were some limitations that did not affect the achievement of the goals of the paper. The first limitation is the sample of research. Although the sample consisted of 250 respondents, a research based on a larger sample would allow for greater segmentation and analysis. Since

this research involved tourists who visited Sarajevo individually and in an organized manner, the results can not be generalized in other areas. Another limitation is that only foreign tourists who visited Sarajevo during the winter months are included in the sample, the results cannot be generalized to foreign tourists who visit Sarajevo in other periods of the year.

Given that a very small number of foreign tourists come to Sarajevo in an organized manner, cooperation between travel agencies and destination tourism managers is needed. It is of special interest develop qualitative studies to understand internal differences in behavior and attitude between segments, deepen knowledge in satisfying items and loyalty items for these foreign tourists to certain destinations.

Recommendations for further research would be to include a larger number of respondents in the sample and to test these variables in other states, cities, and other periods of the year. Future research should also include and analyze the destination image from the point of view of tourists who came individually and who came in an organized manner, as well as a comparison between them.

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IMPORTANCE OF ETHICAL COMPETENCE FOR THE SALES MANAGEMENT OF SMALL AND MEDIUM-SIZED FINANCIAL SALES ORGANIZATIONS

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Abstract

For a long time, companies in the financial sector and their management were measured exclusively in terms of business success. However, the public debate on issues such as equality, diversity, inclusion, and sustainability has now also reached the financial sector.

At the same time, brands are increasingly being asked to demonstrate their attitude. Financial service providers are increasingly meeting this demand. However, the distribution of financial and insurance products in Germany is largely carried out by commercially independent small and medium-sized distribution partners.

This research project aims to identify the significance of the career building block 'ethical competence' for a career in financial services sales. Within the framework of a qualitative content analysis, 50 German-language university study programs in the field of "sales management" are examined. The consideration of ethical aspects in the curriculum is investigated. In a second step, a large-scale survey of sales managers will be conducted. This will determine the extent to which the study programs meet the expectations of practice regarding business ethics.

Keywords: Sales management, Business ethics, Insurance, Finance service, SME

INTRODUCTION

The economic and social environment in which companies operate today is increasingly characterized by complexity, dynamism and ultimately competition (Škodová Parmová, Líšková, Sdrolías, & Kain, 2017). This development observed by Parmová, Líšková and Kain (2018) in almost every industry (Škodová Parmová, Líšková, & Kain, 2018) no longer leads solely to the lively competition called for by Meyer (2020), which produces innovations and improved offerings (Meyer, 2020, p. 27). Enz & Škodová Parmová (2020), for example, attest that various industries are now facing persistent, destructive competition, which is leading to increasing market concentration (Enz & Škodová Parmová, 2020, p. 141). An example of this is the German financial sector. There, the number of insurance companies has decreased from

939 companies in 1960 to 530 institutions in 2019 (Hohenstein, 2020, 16 ff). The number of credit institutions in Germany has also declined sharply. According to the German Bundesbank, it fell from 13,359 banks and savings banks in 1957 to 1,717 financial institutions in 2019 (Deutsche Bundesbank, 2020). For a long time, this led to a success-driven corporate policy. According to Blatter (2003), increasing returns or above-average growth were the decisive factors for financial service providers who wanted to maintain their position on the market in the long term (Blattner, 2003, p. 377). Behind this is the idea of achieving success and prosperity with infinitely increasing economic growth. An approach that is pursued by almost all governments worldwide today (Chesney, Krakow, Maranghino-Singer, & Münstermann, 2018, p. 206). Considering dwindling raw materials, advancing climate change and refugee crises triggered by unacceptable living conditions, Elodi et al. (2020) and Kašparová and Vejsadová Dryjová (2021) recognize increasing interest in change. Sustainable and ethical management concepts are emerging and gaining importance (Elodie, Absi, & Borodin, 2020; Kašparová & Vejsadová Dryjová, 2021, p. 134). In other words: Sustainable thinking is inextricably linked to economic development. This is because customers increasingly expect the interests of future generations to be considered in addition to the satisfaction of current needs (Krechovska & Hejdukova, 2019, p. 20). This means that a development is now continuing in general management that Fabisch (2017) previously identified in human resource management. It was already apparent in the mid-2010s that ethically correct handling of personnel represents a competitive advantage in the recruitment of new employees (Fabisch, 2017, p. 10).

Compared to the Anglo-Saxon economic area, the importance of ethical aspects developed very slowly in Germany. Loew et al. (2004) see the reason for this in a strongly developed welfare state. For a long time, the business community saw the state alone as responsible for issues of general welfare. This was justified by high taxes and contributions in international comparison (Loew, Ankele, Braun, & Clausen, 2004, p. 79). In addition, according to Enkelmann & Pridatt (2014), business ethics is not part of the economic canon, but is assigned to philosophy (Enkelmann & Priddat, 2014). In contrast, business ethics is implicitly considered part of the plural economy in current economic models (Pridatt, 2018; Priddat, 2020, p. 14). A development that is now strongly driven by consumers. For example, 90 percent of the members of the organization „Werbungtreibende im Markenverband“ (OWM) are convinced that more and more consumers expect companies to show attitude and take responsibility (W&V Editorial, 2019).

When companies voluntarily submit to ethical goals, they are quickly suspected of modern indulgence trading. It can appear that particularly moral behaviour in one place is intended to cover up misconduct elsewhere. If business ethics is not to be misused as an advertising tool,

it is important to anchor the corresponding thinking and actions in everyday life (Frohne, 2020, p. 30). For financial service providers, this means a special challenge, as the products are mostly complex and abstract (Schloz, 2020, p. 4). This requires sales units to act consistently and to build the customer's trust towards the brand and the personal advisor. (Hoppe, 2000, p. 3) At the same time, sales rests on many people, as the customers' high need for explanations is met with high staffing levels compared to other industries (Hellenkamp, 2018, p. 10; Möller, 2008, p. 204).

Against this background, it becomes clear that business ethics considerations should not be limited to corporate communication. According to Thummes (2019), the relationship between communicated values and their detectability in the actions of the acting persons is decisive for credibility (Thummes, 2019, p. 7). This makes it clear that client advisors in financial sales must have business ethics competence. The aim of this research is to clarify whether the necessary awareness has already arrived in the market. In addition, it is important to examine whether existing university training programmes for sales professionals in financial sales take sufficient account of this new facet of management.

THEORETICAL BACKGROUND

This paper examines the importance of business ethics for financial services sales in Germany. The focus is particularly on the necessity of taking ethical aspects into account relates a career as a sales manager. This is a multi-faceted topic, which is why it is first necessary to delineate the decisive terms.

a. Definition financial service provider

In accordance with the German Banking Act (KWG), Manzeschke & Brink (2020) define credit institutions, insurance companies, building societies and credit brokers as financial service providers (Manzeschke & Brink, 2020, p. 1409). The providers can be further classified according to the type of business model and the characteristics of the product range. Izzo-Wagner & Siering (2020), for example, define a full-service bank as a company that is basically allowed to handle all banking transactions, financial services, payment services and e-money transactions (Izzo-Wagner & Siering, 2020, p. 29). According to Hartung (2020), private providers of insurance products are considered insurance companies in distinction to this. In addition to covering traditional risks, an insurer's portfolio can also include investment products, for example, in the form of life and pension insurance. Although they have the same name, social insurance institutions do not belong to the group of insurance companies (Hartung, 2020). Furthermore, providers of other financial products such as closed-end and open-end investment funds also count as financial service providers. So do issuers of innovative financial services, the so-called fintechs (Thakor, 2020).

All financial service providers assigned to the term so far can be summarized in the category providers. Another special feature of the German market is the existence of financial product distributors. These are economically and legally independent companies that broker financial products to end customers without offering their products. These sales organizations can be differentiated in terms of their legal and factual relationship with the respective providers into company-owned, company-linked and non-company sales channels (Hartmann, 2014, p. 20). In line with Farny (2011), Hartmann (2020) classifies all customer advisors permanently employed by a provider as company-owned sales. Single-company agents or group agents are considered company-affiliated. These customer advisors, also known as agencies, are economically independent and not directly bound by instructions. However, they exclusively broker products of a company or group and are contractually bound to it. The so-called brokers are to be regarded as external to the company. They broker products from different providers (Farny, 2011, 742 f). Both company-bound and non-company sales structures are referred to as indirect sales (Binckebanck, 2020, p. 24; Geest, 2020, p. 7).

In addition to the distinctive features already outlined, providers of financial services can also be differentiated according to their ownership structure. In this paper, the term 'return-driven providers' covers all those legal forms whose owners are interested in generating returns. These include, in particular, joint-stock companies, but also owner-managed companies such as brokerage offices. The counterpart to this are "customer-driven providers". This term is used by the authors of this paper to refer to those providers whose ownership lies with the customers. These are typically cooperatives or registered associations. In a broader sense, financial service providers owned by the public sector can also be assigned to this group, as they pursue welfare objectives in addition to their profit-making intentions. An example of this are the savings banks.

For this research, members of all distribution channels are considered. On the one hand, this is done in the knowledge that customer advisors are repeatedly active in different structures during their professional lives (Schmidt, 2019). On the other hand, it is based on the knowledge that providers of financial services like to recruit their own sales managers from indirect sales (ADAC Hessen-Thüringen e.V., 2021; Provinzial Rheinland, 2021; SIGNAL IDUNA).

b. Definition of university education

Anyone wishing to provide or advise on financial services in Germany requires a written permit before commencing business (BaFin Bundesanstalt für Finanzdienstleistungsaufsicht, 2021; IHK München und Oberbayern, 2021). The decisive factor for the granting of a licence is proof of the required expertise. To be allowed to advise on financial products and insurance products, a corresponding professional training or the passing of an expert knowledge

examination at the IHK is necessary (Heegardt & Kreye, 2020). Building on this, there are further job-related qualification measures, such as the Fachwirt für Versicherungen und Finanzen (Roth, 2021) or the Bankfachwirt (Frankfurt School of Finance & Management, 2021). However, these educational programmes, which are also referred to colloquially as studies, are vocational educational programmes. They are designed to enable graduates to be professionally successful in their field.

For the purposes of this research, however, training programmes that serve to qualify people to take on management functions are to be examined. The background here is the approach that sales managers have a decisive influence on which corporate values are lived in customer advisory services. If the focus of financial service providers is increasingly on business ethics issues, this can be understood as a change process. It is then necessary to introduce new target values and let these become the self-image of the entire organization (Spiegel, 2020, p. 17). For this, as in other aspects of sales management, far-reaching personal management competences are required. Therefore, Belz et al. (2020) and Baier (2021) agree on the professionalization of the discipline of sales management (Belz, Lee, Huckemann, & Weibel, 2020, p. 340). This has ensured that sales managers have increasingly used university education programmes in recent years (Baier, 2021). Against this background, study programmes are considered to be university-based, if they have an ECTS accreditation.

c. Definition of business ethics

The debate on ethical issues related to financial services is not a new phenomenon, but was introduced by Hößlinger (1930) (Hößlinger, 1930) and Kisch (1935) (Kisch, 1935). Since then, business ethics issues have been the subject of repeated research (Michael & Abraham, 2009, p. 204; Raatzsch, 2014, p. 90; Riege, 1990). For a long time, the core topics were the fight against corruption, the prevention of white-collar crime and ensuring sufficient consumer protection (Hartmann, 2014, p. 1). It was not until the end of the 2010s that Maisch & Schick (2014), for example, began to make the ethical, social or ecological dimension of a financial product the subject of customer advice (Maisch & Schick, 2014). According to Reisenauer (2010) and Wagner (2017) (Wagner, 2017, 25 f), this can be understood as a consequence of the financial crisis of 2007/2008 (Reisenauer, 2010, p. 149). A view that is also shared in the communication departments of the large German financial service providers. This is evidenced by campaigns that focus on ethical thinking instead of economic performance. The pioneer here was Commerzbank AG with its Econ Award-winning campaign "We have understood" (Commerzbank AG, 2013). Deutsche Bank also deleted its established claim "Performance with passion". Instead, it tries to underline its social commitment with the hashtag #PositiveImpact (Mattgey, 2018). The communicative

rethinking had become necessary, because the institutions had repeatedly and noticeably violated generally accepted principles of ethical behaviour.

In this context, it should be noted that the term ethics in the economic context is often used synonymously with the term business ethics. As Raith (2020) agrees with Noll (2013), this is not always correct. Rather, a distinction must be made between internal business ethics and external marketing ethics (Noll, 2013, p. 44; Raith, 2020, p. 5). This distinction can be understood as an attempt to resolve another dilemma. According to Poerschke (2021), this is because economic action is geared solely towards maximizing profit. Moral action, on the other hand, requires the inclusion of other target variables, which usually go together with a reduction in profit (Poerschke, 2021, p. 326). For this reason, Küpper (2006) defines economic expediency as well as social and ethical compatibility as independent principles of corporate governance in addition to legal permissibility (Küpper, 2006, p. 162).

According to Schneider (2020), marketing ethics deals with marketing-relevant behaviours and practices that are not regulated by laws, other legal norms or customary laws (Schneider, 2020). It is about the question of which value conflicts employees in marketing and sales are confronted with. The focus is on aspects such as honesty, fairness as well as price and product quality. The central question is how the interests of the company and the consumers can be reconciled (Kay-Enders, 2013, p. 18; Smith & Murphy, 2012).

According to Petersen (2017), on the other hand, the object of business ethics is the social responsibility of a company (Petersen, 2017, 25 f). This is often attributed to companies and their management by the public (Wieland, 2004, p. 24). Sometimes companies and entrepreneurs also ascribe this moral obligation to themselves (Petersen, 2017, p. 25). This results from the economic self-image of actors within the theorem of the social market economy. However, Nolte (2021) notes that the economic system established in West Germany after the Second World War has long since developed into a discursive order (Nolte, 2021, p. 3). Therefore, there is no agreement on the existence of an obligation to voluntarily assume social responsibility (König & Schmidt, 2002). Gehlen & Rehberg (2016) criticize in particular the lack of a concrete definition of responsibility relates business ethics. Furthermore, there are no consequences for the actors, if they do not fulfil their responsibility. This can lead to a devaluation of the concept of responsibility (Gehlen & Rehberg, 2016, p. 152).

Aspects of both marketing ethics and business ethics are relevant to this research. On the one hand, the aim is to clarify whether business ethics approaches actually have greater weight today in setting corporate policy goals for financial service providers — and whether this has been sufficiently reflected in the training of sales professionals. On the other hand, it is also important to clarify whether these elements are reflected in the daily work of managers

in financial sales. In this context, the question whether the integration of ethical goals is considered a success factor for business development and career planning will also be clarified.

DATA AND METHODS

In general, there is agreement that financial service providers are focused on making a profit (Dressler, 2020, p. 14). The strength of the desire for a high return diverges among providers of different legal forms. However, according to Karten et al. (2018), the desire to make a profit also exists, at least in the form of an indirect profit-making intention, in customer-driven legal forms such as the mutual insurance association (VVG) (Karten, Nell, Richter, & Schiller, 2018, p. 15). Against this background, sales in most companies today are still completely money-driven (Hartmann, 2014, p. 22; von Münch, 2020, p. 118). In this context, Beenken (2018) sees it as the task of sales management to ensure motivation in the sales team through appropriate incentives. This is necessary so that the company's goals can be achieved (Beenken, 2018, p. 95). Due to their high incentive effect and the associated high control character, material incentives in particular are used in the sales of financial services (Görge, 2007, p. 208; Miebach, 2017, p. 346). According to Sennewald (2017), this increasingly leads to advisory appointments turning into pure sales talks (Sennewald, 2017, p. 114). In contrast, Schmitz (2017) recognizes dangers in the duality of financial sales staff. On the one hand, the balancing act between advice geared to the interests of the customer and economic dependencies means a strain. This can demotivate sales staff eventually or even have negative effects on their health. The consequences are uneconomical sick leave or the loss of competent staff (Schmitz, 2017, p. 325). However, monetary management also entails risks for the provider. Central to this is the danger that customers will be badly advised, notice this sooner or later and then leave. As Becker (2017) notes, this also entails the risk of financial losses. This is because if a premature cancellation of contracts, only part of the commission paid out can be reclaimed (Becker, 2017, p. 169).

Against this background, it becomes clear that providers of financial services have an economic interest in building and maintaining sustainable customer relationships (Cavigelli, 2019, p. 365; Mast, Huck-Sandhu, & Güller, 2005, 49 ff). This is aligned with the public's growing need for more ethically correct behaviour for financial service providers and the associated, continuously growing regulatory framework (Hufeld, 2019; Köhne & Melashenko, 2019, p. 277). Against this background, the author of this paper assumes that the ethical principles formulated by financial service providers are serious (Allianz SE, 2020; MLP SE, 2020; SIGNAL IDUNA, 2019). Therefore, ethical aspects should by now have arrived in the education system as well as in the sales units of financial service providers.

a. Analysis of university education programmes

Financial service providers are increasingly committing themselves to ethical responsibility. They want to meet the associated requirements with various measures. These include, for example, investments in environmental protection, employee development and compliance with social standards — both in their own company and with cooperation partners (Erpenbeck & Sauter, 2020, p. 235). This also includes the promotion of art, culture, and sport (Gibson-Kunze, 2021, p. 6) and the promotion of voluntary work (Hollmann, Kunzlmann, & Riess, 2020, p. 211). The portfolio of business ethics aspects in financial sales is rounded off by the question of needs-oriented advice (Boden, 2016, p. 243).

As with all questions of corporate policy, there are diverging prioritizations in the named areas in different companies. However, an increasing interest in the moral balance of suppliers and their products can be observed on the customer side (Drost, 2020). On the one hand, this allows ethical thinking and action to mature into competitive advantages. On the other hand, interested and well-informed consumers can unmask statements, that are not meant seriously as clumsy marketing.

Against this background, sales professionals must have ethical competence in the future. This enables them to act consistently and build the necessary credibility. Furthermore, they will then be able to identify ethically correct offers for their customers and thus ensure long-term customer loyalty. There is a broad consensus on the importance of lifelong learning for sales professionals (Gouthro, 2017; Park & Kim, 2020). This makes it all the more important to equip sales managers with a broad basic competence. This is why, as already explained, professionalization has set in over the last few years. This means that financial sales is following a general trend that has led to an enormous growth in study programmes. For example, according to the German Rectors' Conference (HRK), the number of degree programmes has increased from 11,265 in the winter semester 2007/2008 to 20,359 in the winter semester 2020/21 (HRK German Rectors' Conference, 2020, p. 9).

For this paper, an analysis of the degree programmes offered to sales professionals will be conducted. According to Buckley (2018), a mixed methodology is used. Data obtained in a qualitative survey is coded and then analysed quantitatively (Buckley, 2018).

Following Palm (2012) and Tenscher (2003), it can be assumed that the importance of a topic goes together with its explicit mention or the number of mentions (Palm, 2012, p. 46; Tenscher, 2003, p. 291). Against this background, the database of the Zeit-Verlag, comprising a total of 420 German universities, is used to identify study programmes in the field of sales management. For this purpose, Bachelor's, Master's and MBA programmes as well as certificate programmes with the keyword "Sales Management" are queried (ZEIT Campus,

2021). In addition, the Google search is also used to look for German-language degree programmes with this title abroad. A total of 51 degree programmes can be identified in this way. A relatively small number compared to the current total of 2,948 economics degree programmes approved in Germany (HRK German Rectors' Conference, 2020, p. 13).

In a further step, a qualitative content analysis of the study manuals is carried out. This step is necessary because purely quantitative methods are not suitable for determining causes and backgrounds (Lenger & Kruse, 2017, p. 112). In addition, according to Mey & Mruck (2014), a qualitative analysis is indicated if the quantitative evaluation only allows weak or less relevant hypotheses to be derived (Mey & Mruck, 2014, p. 197). This situation is given in the present research project. On the one hand, the small number of degree programmes in sales management is a weak indication of the discipline's low relevance in the canon of business studies. On the other hand, this assumption contrasts with the public perception already outlined. It is therefore necessary to find out the background. This is done by analysing the curricula belonging to the identified study programmes.

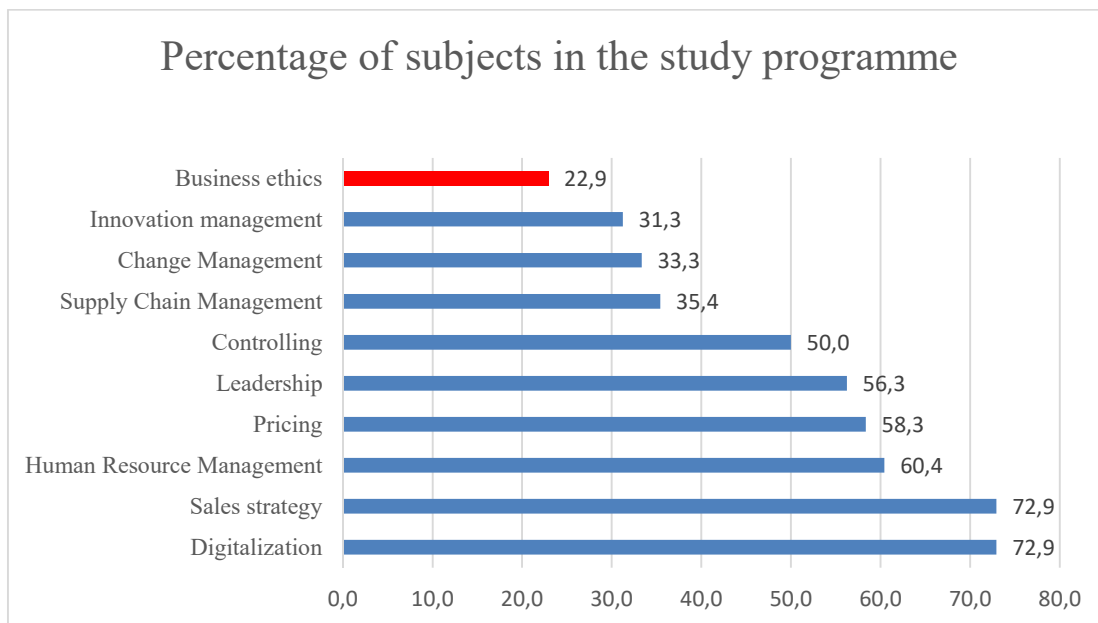
Within the framework of the qualitative content analysis, it is determined which of the competences that are currently particularly in focus are explicitly dealt with in at least one module of the degree programmes. Within the scope of the analysis, the keywords business ethics, pricing, supply chain management, digitalization, leadership, change management, human resources management, sales strategy, innovation management and controlling are searched for. These search terms were chosen, because they represent currently relevant key competencies in financial sales (Binckebanck & Götzen, 2017, p. 943; Dezhgahi, 2021, p. 105; Dukart, 2017; Karlshaus & Segger, 2017, p. 98; Krämer & Schmutz, 2020, p. 50; Lokuge & Subasinghage, 2020; Martin, Elg, Gremyr, & Wallo, 2021; Moodley & Govender, 2020; Pekruhl, Vogel, & Strohm, 2018; Rybakova, Vinogradova, & Sizikova, 2019; Slone, Dittmann, & Mentzer, 2014). During the evaluation, the study programmes are coded for the presence of the respective characteristics. In this way, it can be determined whether the study programmes acknowledge the topic of business ethics. On the other hand, it can be seen to what extent other trend topics in management are served. In this way, a comparison of the importance of different management competencies in the education of sales professionals becomes clear. The following hypothesis will be tested:

H_A: Business ethics is a significantly important component of university courses in sales management.

Figure 2 lists all the study programmes examined. The programmes offered by iba University and SDI International University of Applied Sciences cannot be evaluated, as neither provider disclosed a curriculum. Thus, 48 study programmes are included in the analysis, the contents of which are coded. The coding is carried out as follows: If a module on

the corresponding topic is available, the value 1 is assigned, otherwise 0. Figure 1 shows in what percentage of the study programmes examined a certain topic is included.

Figure 5



The research subject is the business sub-discipline of sales management (Dugan et al., 2020). Against this background, it is understandable that Sales Strategy and Digitalization are at the top with 72.92% each. After all, the sale of products and services is the central topic of sales management and digitalization is a mega-topic of our time (Glaser, 2017, p. 331; Wewer, 2020, p. 374).

What was not to be expected, however, was the appreciation of business ethics in the existing study programmes. Although, according to Priddat (2010), ethical consumption is becoming a significant economic factor and a further dynamization of the market can be expected (Priddat, 2010, p. 44), less than a quarter (22.9%) of the study programmes examined include a corresponding module. As Priddat (2015) and Jäggi (2018) agree, this is not a temporary trend but a social change (Jäggi, 2016; Priddat, 2015).

To clarify the hypothesis H_A , it is necessary to clarify, whether the topic of business ethics is taught significantly less frequently than the most frequently taught topics. Digitalization and sales strategy are used here as a reference value. The selection was made, because both topics are taught in around 73% of the study programmes examined and thus top the list of topics.

Figure 6

Provider	Course of Studies	Business ethics	Pricing	Supply Chain Management	Digitalization	Leadership	Change Management	Human Resource Management	Sales strategy	Innovation management	Controlling
Euro-FH	Sales und Management (B.A.)	0	1	1	1	1	0	1	1	0	1
AKAD University	Marketing- und Vertriebsmanagement (Bachelor)	0	1	0	1	0	0	1	1	0	1
iba University	Sales Management	-	-	-	-	-	-	-	-	-	-
FOM	Sales Management (M.Sc.)	1	1	0	1	1	0	1	1	0	1
ISM International School of Management	Business Administration Sales & Brand Management (B.A.)	0	1	1	1	1	1	1	1	0	1
Ruhr Universität Bochum	Sales Management (M.Sc.)	0	0	0	0	0	0	0	1	0	0
SRH Hochschule Heidelberg	Marketing Management & Sales (BA)	0	1	1	0	0	0	1	1	0	1
Europäische Fachhochschule	Sales Management (Bachelor)	0	0	1	1	1	0	0	1	0	1
CBS International Business School	Sales Management und Vertriebspsychologie (M.A.)	1	0	0	1	1	0	1	1	1	0
Universität Bayreuth	Marketing und Sales Management (MBA)	0	0	0	1	1	0	1	1	0	0
SDI Internationale Hochschule	International Sales Management (M.A.)	-	-	-	-	-	-	-	-	-	-
Hochschule für Wirtschaft und Umwelt Nürtingen-Geislingen	Digital Management, Marketing & Sales (MBA)	0	0	0	1	1	1	1	1	0	1
DHBW Duale Hochschule Baden-Württemberg	Master Sales	1	0	0	1	1	0	1	1	1	0
Victoria Internationale Hochschule	Sales Management (B.A.)	1	1	0	1	1	1	0	0	1	1
Hochschule RheinMain	Sales and Marketing Management (M.A.)	0	0	0	1	0	0	0	1	1	1
Hochschule Kempten	International Sales Management (Zertifikatsstudiengang)	0	0	1	1	1	1	1	1	1	0
Quadrige Hochschule	Leadership & Sales Management (MBA)	1	1	1	1	1	0	1	1	1	1
Hochschule Aalen	International Sales Management and Technology (B.A.)	0	1	0	1	1	0	0	1	1	0
Hochschule Wismar	Master Sales & Marketing	-	-	-	-	-	-	-	-	-	-
Hochschule Reutlingen	Strategic Sales Management (M.A.)	0	0	0	0	0	1	0	0	0	0
Hochschule Kaiserslautern	Financial Sales Management (M.Sc.)	0	1	0	1	1	0	1	1	1	1
Ostfalia Hochschule für angewandte Wissenschaften	Vertriebsmanagement (MBA)	0	1	1	1	1	0	1	0	0	1
Fachhochschule Wiener Neustadt	Business Development & Sales Management (MA)	0	1	0	0	1	1	1	1	0	1
German Graduate School of Management & Law	Master Vertriebsmanagement	1	0	1	1	0	1	1	0	1	1
Fachhochschule der Wirtschaft	Automotive Industry and Sales Management (B.A.)	0	1	1	1	1	1	1	0	0	1
Hochschule der Wirtschaft für Management	Beratung und Vertriebsmanagement (B.A.)	0	1	0	1	1	0	1	1	0	0
Hochschule Konstanz	Mechanical Engineering and International Sales Management (M.Eng.)	0	1	0	0	0	1	1	1	1	0
Fachhochschule der Wirtschaft	Marketing- und Vertriebsmanagement (M.A.)	0	1	0	0	1	1	1	1	0	0
FH Bielefeld	Marketing und Sales (M.A.)	0	0	1	0	1	1	1	0	0	0
iST Hochschule für Management	Hotelmaking (Zertifikatsstudiengang)	0	0	0	0	0	0	0	1	0	0
HWZ Hochschule für Wirtschaft Zürich	Sales Excellence (Zertifikatsstudiengang)	0	0	0	1	0	0	0	0	1	0
FH Vorarlberg	International Marketing & Sales (Master)	1	1	0	1	1	0	0	1	0	1
Kalaisdos Fachhochschule Schweiz	Management und Sales (Zertifikatsstudiengang)	0	0	0	0	0	0	0	1	0	0
FH Wien	Marketing & Sales (Bachelor)	0	1	1	1	0	0	0	1	0	1
FH Wien	Marketing- & Salesmanagement (Master)	1	1	0	1	0	1	0	0	1	1
srh Fernhochschule	Digital Sales & Marketing (M.Sc.)	1	0	0	1	1	1	0	0	1	0
Rheinische Fachhochschule Köln	Vertriebsmanagement (Master)	0	0	1	0	0	0	1	1	0	1
FH Münster	International Marketing & Sales (Master)	1	0	1	0	1	0	0	0	0	0
Universität Salzburg	Marketing- und Salesmanagement (EMBA)	0	1	0	0	1	1	1	1	1	1
Hochschule Niederrhein	Sales and Marketing (B.A.)	0	1	1	1	0	0	0	0	0	0
Universität St. Gallen	HSG-Intensivstudium Verkaufsmangement (Zertifikatsstudiengang)	0	1	0	1	1	0	1	1	0	0
Hochschule für Finanzwirtschaft & Management	Banking & Sales (B.A.)	0	1	0	1	0	0	1	0	0	0
Hochschule Furtwangen	Wirtschaftsingenieurwesen - Sales & Service Engineering (MBA)	0	1	1	1	1	0	1	1	0	1
Universität Passau	B2B Marketing and Sales Management (Master)	0	1	0	1	0	0	0	1	0	0
LIMAK Austrian Business School	Universitätslehrgang Sales Management Excellence	0	0	0	1	0	0	1	1	0	0
Fachhochschule der Wirtschaft Graz	Sales Management (Master)	0	0	0	1	0	1	1	1	0	0
Fachhochschule der Wirtschaft Graz	Marketing & Sales (Bachelor)	0	1	0	1	0	0	0	0	0	1
ESCP Business School	Master in International Sales Management (MSc)	1	1	1	1	1	1	0	1	0	1
Friedrich-Alexander-Universität Erlangen-Nürnberg	Marketing and Sales Management	0	1	0	1	0	0	0	1	1	0
zh Zentrum für Fernstudien im Hochschulverband	Vertriebsingenieur (MBA)	0	0	0	0	1	0	1	1	0	0
Donau Universität Krems	Marketing und Vertrieb	0	1	1	1	0	0	1	1	0	1
Total		11	28	17	35	27	16	29	35	15	24
Percent		22,92	58,33	35,42	72,92	56,25	33,33	60,42	72,92	31,25	50,00

When evaluating Figure 2, it should be noted that there is a dependency for the modules under consideration within a degree programme, as they each belong to the degree programme of one university. For this reason, the McNemar's chi-square test is used to test the hypothesis H_A . When carrying out the test, it turns out that the table is too sparse on the opposite diagonal. Here the value of 26 is below the required number of 30. For this reason, a correction according to Edwards was made. The calculation is carried out with the statistical software R in version 4.0.3 (Revelle, 2020; Warnes et al., 2020; Wickham, 2016; Wickham & Bryan, 2019).

For the calculation, the study programmes without evaluation are removed from Figure 2. The McNemar's chi-square test with Edwards correction shows significance ($\chi^2(1) = 20.35, p < 0.001$) which is why the null hypothesis must be rejected favouring H_1 . Thus, the formulated hypothesis H_A must also be rejected.

b. Importance of business ethics in sales practice

This paper shows that business ethics is significantly less represented in the education of sales managers than other topics that are considered important in the public debate. At the same time, this research suggests that the courses offered by universities are demand-driven. This raises the question of what role business ethics aspects actually play for a career in sales. To this end, the authors conducted a survey in March 2021. Beforehand, a total of 789 sales executives from German financial service providers had been identified in the professional online networks XING and LinkedIn. These were contacted by email and invited to take part in an online survey. At the end of the survey period, which ran from 19 to 29 March, a total of 368 ($n=368$) respondents took part.

Agreeing Rathgeber (2019) and Sotz-Hollinger (2009), the authors of this paper argue that students — especially in a part-time degree programme — view their learning as an investment in their career (Rathgeber, Edeling, & Pilz, 2019; Sotz-Hollinger, 2009, p. 14). It can therefore be assumed that before enrolling in a degree programme for sales management, students intensively consider whether it contains those elements that seem particularly relevant for a career in sales. This leads to the assumption that sales staff in the financial services sector do not attach any particular importance to the topic of business ethics. The following hypothesis should therefore be tested regarding the contradiction between public perception and the existing range of studies:

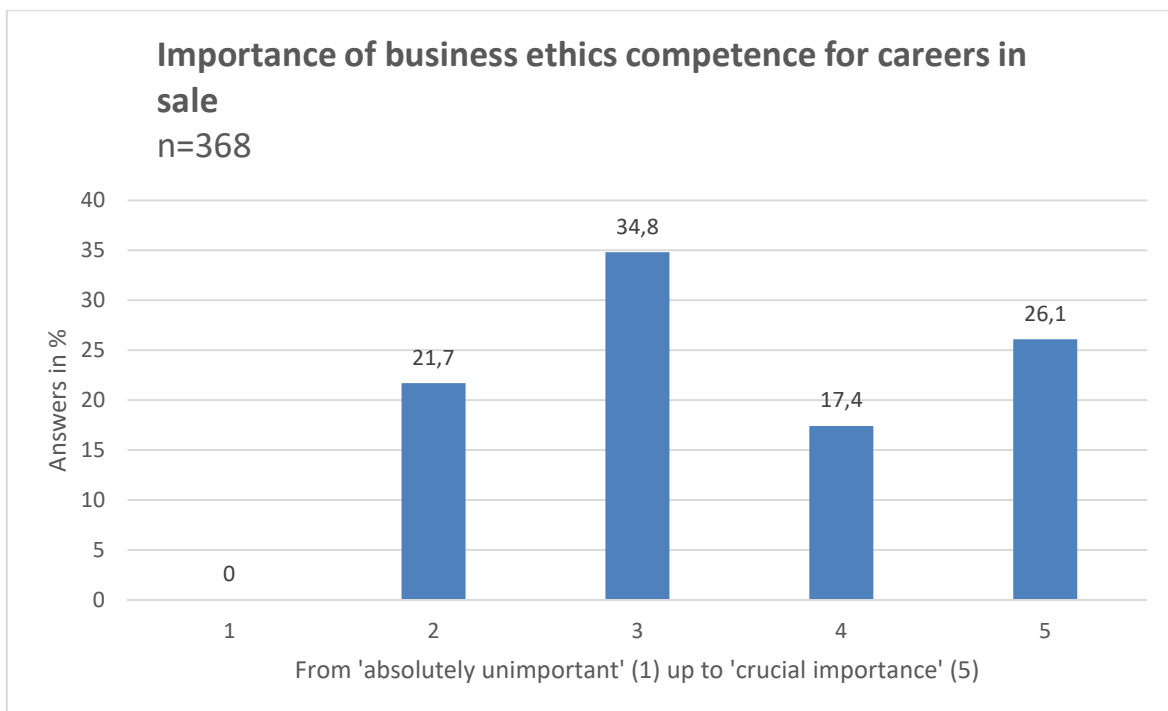
H_B: Business ethics competence is not of decisive importance for a career in sales.

To clarify this, the large-scale survey asked how important sales professionals currently consider business ethics skills to be for a career in sales. A selection was made on a five-part scale between "absolutely unimportant" and "of decisive importance". To clarify the hypothesis, the distribution of the answers was analysed using R (packages: psych, ggplot2).

The distribution of the answers (Graph 2) is almost bimodal, whereby it should be noted that nobody saw the business ethics competences as meaningless for a career in sales. On average, the importance was rated at 3.48 (95%-CI [3.37, 3.58], BCa bootstrap, R=1000). Overall, 43.5% of the participants see the competencies as important or even very important. This thus contradicts the importance that the universities seem to attach to business ethics according to the survey conducted.

It can also be observed that 56.5% of the respondents do not attribute any particularly high importance to the module business ethics regarding career prospects. On the other hand, 26% of the respondents consider ethical competence to be particularly important — which is very close to the presence of the module in 22% of the study programmes. There is thus no reason to deviate from the null hypothesis. It follows that H_0 does not have to be rejected either. The sales employees do not assume that ethical competencies can have a significantly positive effect on career progression.

Figure 7



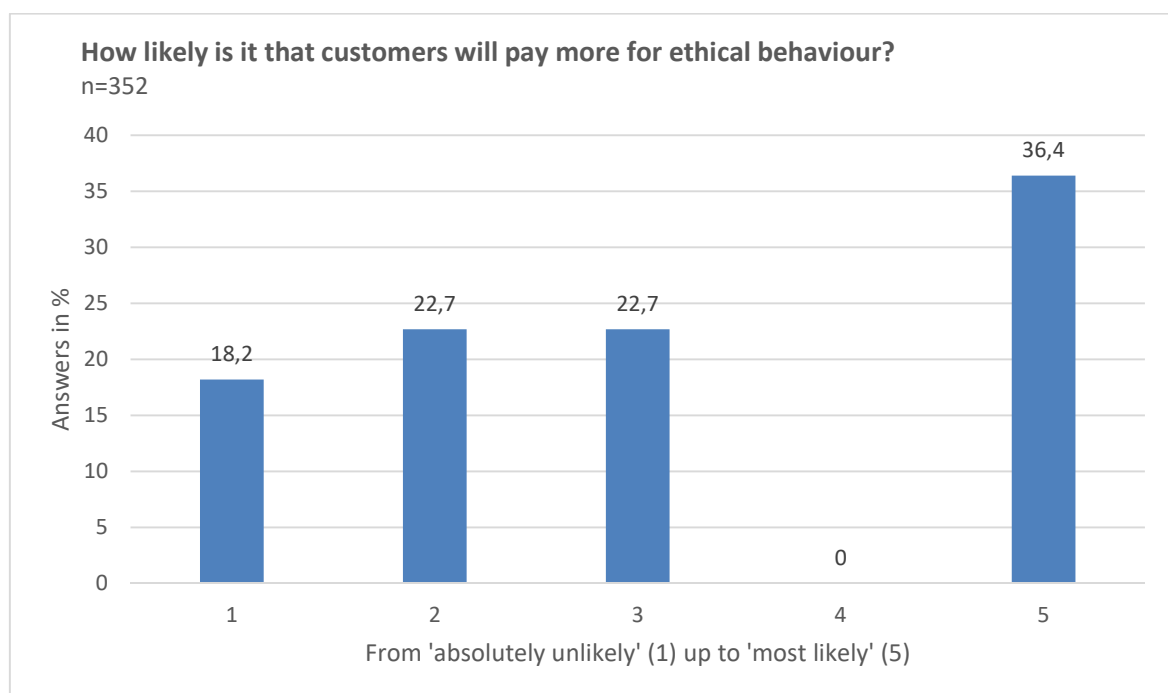
So, a contradiction is apparent here. On the one hand, the importance of business ethics is perceptible in society. On the other hand, business ethics aspects are considered to be of little

importance for the course of a career in sales. Here, Richter & Steen (2019), Rhein (2017) and Schmola (2015) provide an explanatory approach. They describe that ethical behaviour is often perceived as an activity outside of regular business operations. This is linked to the assumption that business ethics is a cost factor, that offers no economic benefit to the company (Rhein, 2017; Richter & Steen, 2019, p. 76; Schmola, 2015). An assumption that is also tested in the survey. To this end, the subjects were asked how likely they thought it was, that a company that held business ethics correctly would be able to enforce better prices. This serves to test the hypothesis:

Hc: Sales staff assume that higher prices can be achieved through ethically correct behaviour.

To answer the question, respondents could again choose from five levels. The scale ranged from "absolutely impossible" to "very likely". Graph 3 shows the distribution of the answers. On average, the possibility of being able to achieve higher prices through ethically correct behaviour was rated with 3.14 (95%-CI [2.98, 3.29], BCa bootstrap, R=1000). Overall, 36.4% of the participants see an advantage in the sales talk as very likely. However, the expression 4 "probably" does not occur even once. On the other hand, 64% of the respondents see no or only manageable possibilities of being able to obtain better prices for a product provider who is considered ethically correct.

Figure 8



Considering this clear distribution, the authors believe that the null hypothesis should be accepted. This states that ethical behaviour has no influence on the prices to be achieved. Thus, the hypothesis formulated as H_C must also be rejected. Thus, the distributors do not see any significant possibility of developing ethical aspects into a competitive advantage.

Overall, the image of financial service providers has been poor for some time. This is shown by a survey conducted by the GfK Gesellschaft für Konsumforschung in 2016. In the customer survey, only 35 percent of the respondents agreed with the statement "banks and insurance companies are trustworthy". This means that financial service providers achieved the worst value of all in a sector comparison (Leipzig Chamber of Skilled Crafts, 2017). However, it should not be forgotten that there is no one financial service provider. A distinction can be made here according to the type of services provided. Examples include banks, insurance companies, investment companies and brokers. It is also possible to differentiate according to legal form and thus ultimately also according to ownership structure.

Within these categories of financial service providers, differences in image can be observed. A study commissioned by the German Savings Banks and Giro Association (Deutscher Sparkassen- und Giroverband) from Kantar, for example, shows that 55% of the population have a very high level of trust in the savings banks. This is the highest value, ahead of the cooperative banks with 46%. Only 24% attest a very high level of trustworthiness to Deutsche Bank, and the Fintech N26 receives the lowest score with 13% (DSGV Deutscher Sparkassen- und Giroverband e.V., 2020, p. 26). In this study, financial service providers owned by customers perform far better than private providers that are fully focused on making a profit. This raises the possibility that the sales staff of the respective groups also have a different understanding of the topic of business ethics, which is a decisive factor in building trust according to Rommerskirchen & Woll (2015) (Rommerskirchen & Woll, 2015). In addition, it seems reasonable to assume that ethics are more important in customer-dominated companies than in return-oriented financial service providers. This assumption will be examined:

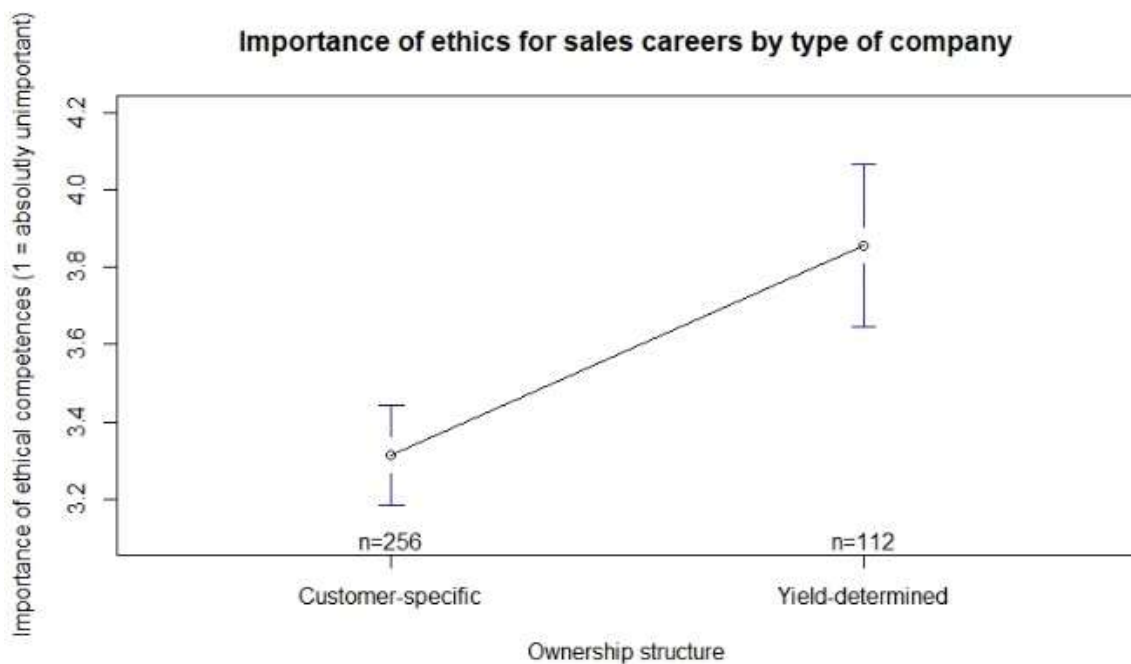
H_D: Employees of return-oriented and client-oriented financial service providers rate the importance of business ethics competences differently.

As a test procedure for the hypothesis H_D , a t-test with Welch correction is carried out. The effect size is calculated according to Cohen (Cohen, 2013). A test of normal distribution is waived about the central limit theorem and the group sizes (Figure 5). According to Rasch et

al. (2011), the prerequisites for the Welch test are thus fulfilled (Rasch, Kubinger, & Moder, 2011).

Graph 4 visualizes the confidence intervals of the two comparison groups "Customer-specific" and "Yield-determined". This is already a first indication that there can be significant differences in the evaluation of business ethics competences. This impression is confirmed by the calculation of the Welch t-test and the consideration according to Cohen.

Figure 9



Thus, the Welch t-test ($t(197.74)=-4.35, p<0.001$) shows that employees of return-oriented companies rate the importance of ethical competencies for a career in financial sales significantly higher on average ($m=3.86, sd=1.13, median=4, n=112$) than employees of customer-driven companies ($m=3.31, sd=1.05, median=3, n=256$). The mean difference is 0.545 (95%-CI[0.29,0.79]). The effect size according to Cohen (1992) is $r=0.48$ and thus corresponds to a medium effect.

In addition to assessing the importance of business ethics competence in general, the respondents were also asked to rate its importance for a career in their own company. The analysis of these results follows the same path.

Figure 10

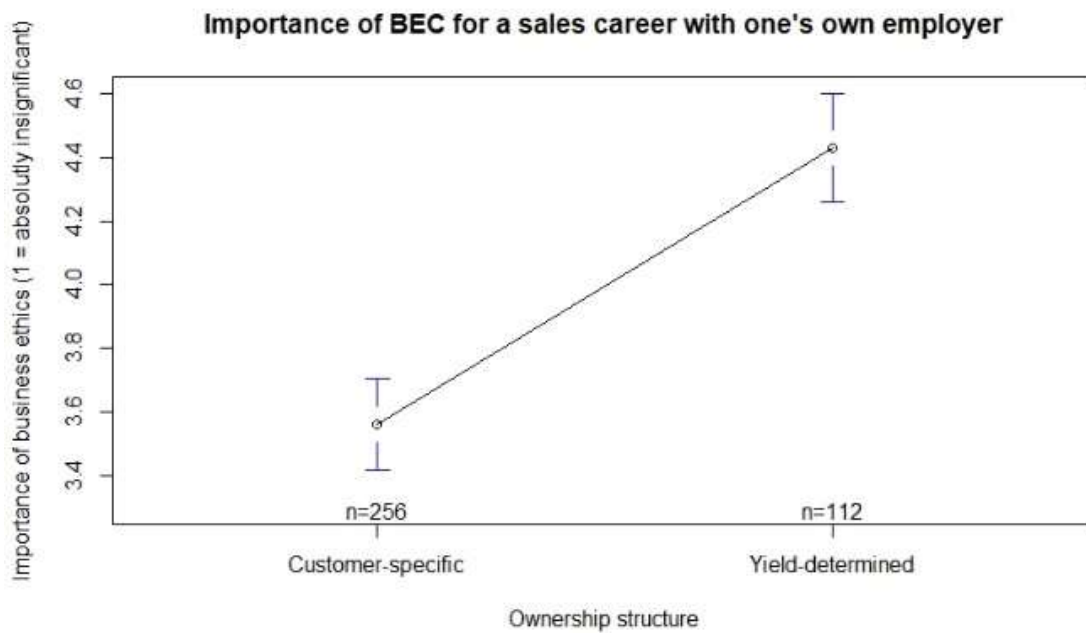


Figure 6 visualizes the confidence intervals of the two comparison groups "Customer-specific" and "Yield-determined". This is already an indication that there can be significant differences in the evaluation of business ethics competences. Since the slope is even steeper in comparison to graph 5, an even stronger effect is to be expected than in the previous calculation.

Thus, the analysis (Welch test, $t(269.85)=-7.68$, $p<0.001$) shows that employees of return-oriented companies rate the importance of business ethics competencies for a career in the company in which they themselves are employed significantly higher on average ($m=4.43$, $sd=0.91$, $median=5$, $n=112$) than employees of customer-oriented companies ($m=3.56$, $sd=1.17$, $median=4$, $n=256$).

The mean difference is 0.545 (95%-CI [0.29, 0.79]). The effect size according to Cohen (1992) is $r=0.95$ and thus corresponds to a strong effect.

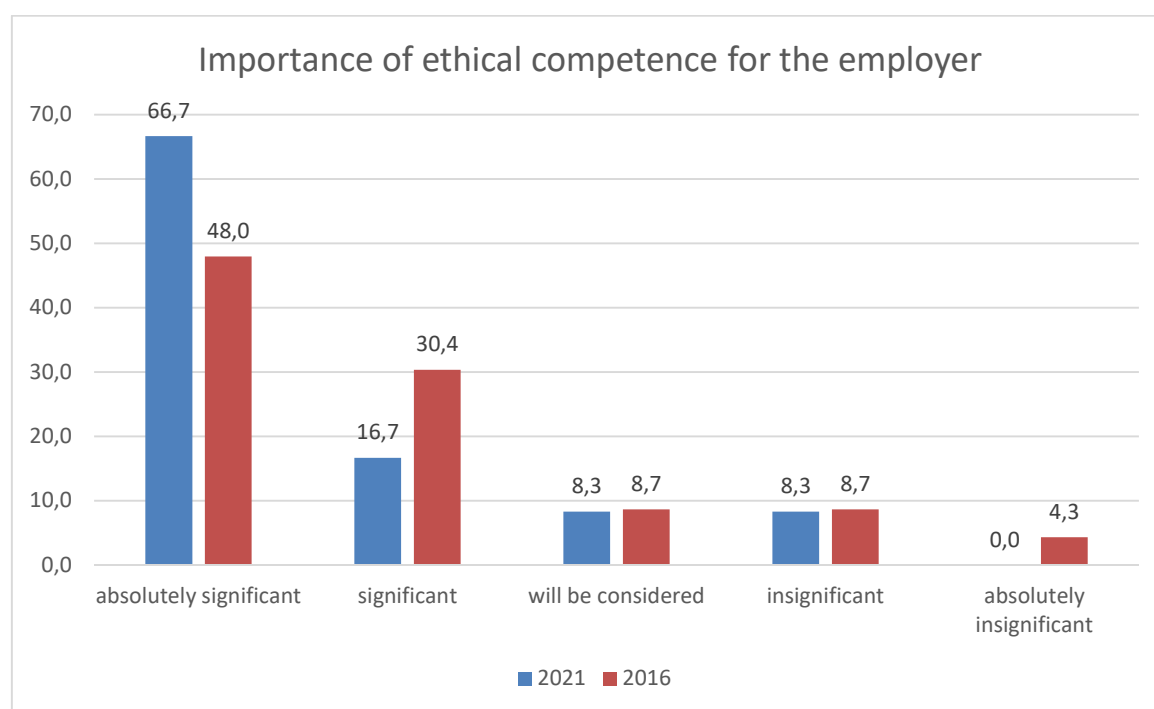
Thus, the null hypothesis must be rejected favouring the alternative hypothesis. This hypothesis states that the significance of business ethics aspects depends on the ownership structure of a financial service provider. Accordingly, the hypothesis formulated as H_D must be accepted. Employees of return-oriented and customer-oriented financial service providers rated the importance of business ethics competencies significantly differently.

RESULTS AND DISCUSSION

As part of this research, a large-scale survey of sales professionals in the financial services sector was conducted. In a part of this survey, sales executives gave their opinion on the importance of business ethics for their employer. Like it is shown in Figure 7, the survey revealed that the importance of business ethics has increased particularly in companies, that had already identified this aspect as an area for action in 2016. Financial service providers that had no increased interest in business ethics aspects five years ago have not developed them either — their number remained almost constant.

This can also be attributed to the fact that the distribution of financial services is often carried out by SMEs. Their management often acquired their competence in decades of practical activity — without underpinning it theoretically. This is significant because in such SMEs, in particular, decisions are often not made rationally. In addition, business management competence is often insufficient (Enz, 2019b, p. 9). Against this background, it is possible that the strategic importance of business ethics can only be recognized later.

Figure 11



From this development, an increase in the importance of ethically correct behaviour for financial service providers can be derived. However, this is not yet reflected in the requirements for sales managers. They are aware of the growing interest of consumers in the ethical behaviour of providers in the financial services sector. However, only 36% of sales

professionals believe they can currently achieve a higher margin with this. Against this background, business ethics competences are currently not among the central prerequisites whose existence qualifies for the next career level. Following Škodová Parmová (2021), this can also be explained by the realization that apparent mega-trends have repeatedly emerged in economics in the recent past. As different as these were thematically what they had in common was a short half-life. (Škodová Parmová, 2021, 7 f) Meanwhile, the increasing competitive pressure in the financial sector has also reached the regional providers who have long been decoupled from global market events (Enz, 2019a, p. 185). This is accompanied by strong cost pressure, which seems to be forcing numerous financial service providers to focus on their core competences (Reifner, 2017, p. 348). Contrary to what marketing would have us believe, the ethically based assumption of responsibility for employees, society, and the environment is obviously not one of them.

However, this focus on the direct monetary or career value of ethical action carries dangers. This is because purchasing decisions are traditionally the product of various influences. According to Enz & Škodová Parmová (2020), it is therefore not enough to focus on individual factors. Rather, the interaction of different influences must be considered. Should business ethics creep to become a central issue in sales, there is a risk of an unnoticed loss of market opportunities and career options (Enz & Škodová Parmová, 2020, p. 154). The extent of this risk is already shown by the fact that its importance is rated significantly higher in return-oriented companies than in customer-dominated financial service providers.

Sales management degree programmes present a similar picture. There are now various offers at Bachelor's level, Master's level and as an MBA. However, only just under a quarter of the educational measures explicitly include business ethics aspects.

CONCLUSION

As already explained, there is a trend towards ethics among German financial service providers. This shows itself in different ways. For example, ethical thinking can be an integral part of a financial service provider's business model, as is the case with GLS Bank in Bochum (GLS Gemeinschaftsbank eG, 2021). In addition, industry associations and interest groups are committed to ethical codes and quality standards (Börner). This can ensure transparency and quality of advice, and thus be in the interest of customers and ultimately society as a whole. However, the driving force for this action is not the consensus on the existence of an ethical obligation towards humans, animals, and nature. The background can also be the concern

about further regulation and stronger control (AfW Der Bundesverband Finanzdienstleistung e.V., 2021).

In addition, there are now numerous financial products that are declared as particularly ethical or sustainable. They are provided by conventional service providers (DekaBank Deutsche Girozentrale, 2021; Union Investment Privatfonds GmbH, 2021), which can set other priorities in their main business (Mulke, 2021). As the magazines *DasInvestment* and *Test* lament, there is currently also no fixed definition of which financial products can be described as sustainable or ethically correct (Messner, 2020; Stiftung Warentest, 2021).

Beenken (2019) points out that the question whether trade can be conducted ethically has been unresolved for millennia. (Beenken, 2019, p. 15). However, this should not lead to a restoration in thinking any more than the current regulation, which is excessive in part (Versicherungsmagazin.de, 2019). This is because this paper shows, agreeing Pietsch (2019), that consumers will increasingly expect ethical behaviour from their financial service providers in the future. This results from the fact that people are increasingly aware that changes are necessary to preserve living space and quality of life in the long term (Pietsch, 2019). Currently, this realization does not seem to be shared by many financial service providers. However, corporate communication and product management have already recognized the trend and are responding to it with offers.

However, the survey conducted as part of this research clearly shows that thinking and acting ethically is not forbidden among financial service providers. However, from the sales perspective, it does not currently contribute significantly to the achievement of goals. In addition, sales professionals do not consider ethical aspects to be suitable for generating more business or for supporting their careers. This underpins the fear expressed by Jäggi (2018) that ethical-moral aspects are reduced to their function as a marketing tool (Jäggi, 2018, p. 28). For established providers, this poses the risk of losing their customers to consistent market participants in the medium term. These can be established competitors who have so far received little attention in the niche. But they can also be new market participants who see an opportunity to redivide the market. This is because new technical possibilities create more transparency on the demand side. In addition, the internet means that in many cases physical proximity is no longer necessary (Avramakis, 2020).

In this context, it is also noteworthy that the importance of ethically correct behaviour is already rated much higher in profit-oriented companies than in customer-dominated companies. This is surprising at first glance, since savings banks and cooperative banks in particular use their business philosophy, which is apparently oriented towards the common

good, to distinguish themselves from the majority of purely commercial providers (Blome-Drees & Zeuch, 2018; Läsch-Weber, 2020; Schütt & Schulte, 2020). At a second glance, however, it becomes clear that there are financial service providers that have built up great trust in their history. Moreover, they are mostly SMEs. These are two reasons, why providers are not as much in the public eye as corporations such as Deutsche Bank or Allianz. This can lead to these institutions lulling themselves into a sense of security — and believing that they do not have to apply quite such strict standards to their business philosophy (Bender, 2021; Güttling, 2021). Or they think that ethically correct behaviour is part of their business policy anyway — which is why there is no need to talk about it. Both ways of thinking can contribute to a loss of trust and a deterioration of the market position, because ethical thinking and sustainable action will not be a unique selling point in the future, but the norm. Recognizing this change as an opportunity offers the possibility to position oneself for the future (Vlčková & Jakubcová, 2019, p. 93).

The financial services sector, similar to tourism, is an industry that depends heavily on the performance of its employees. They maintain direct contact with customers and are the strongest, if not the only, way to differentiate themselves from competitors with the same service portfolio (Youn, Lee, & Lee, 2018). However, Jarkovská (2020) and Yao et al. (2019) agree that the focus of business ethics issues is on the relationship between organizations and owners or external stakeholders. However, employee behaviour is still largely ignored (Jarkovská, 2020, 10 f; Yao, Qiu, & Wei, 2019).

This contradicts the insight described by Vrchota & Řehoř (2019) that companies cannot achieve their goals, if they do not succeed in taking their employees with them (Vrchota & Řehoř, 2019). In this context, it is important to anchor ethical aspects in the behaviour of sales managers and sales professionals. However, the technical knowledge required for this is still too rarely included in the curricula of university programmes for sales professionals. In this context, however, it must be considered that successful sales employees and sales managers do not have a classical academic career. They often discover the need to underpin their competence theoretically in everyday practice. This is a trend that can also be observed in other industries. This is why the number of distance learning students in Germany has risen steadily in recent years (Klesper). Currently, about 160,000 distance learners are enrolled in Germany. The number has regularly increased by 7% in recent years.

Since there is only one state-run distance learning university in Germany, the majority of distance learners are enrolled at private universities. These are in competition with each other and regularly create new study programmes (Allensbach Hochschule, 2020). At iu

International University alone, the largest private provider, there are currently more than 150 Bachelors, Masters and MBA programmes (iu Internationals Hochschule, 2021). However, universities can only act as providers of educational offers. It is the task of the economy to demand these and to establish the contents taught there traditionally (Marešová et al., 2020a, p. 6). The fact that there are only a few study programmes explicitly for sales managers indicates low demand in this context. The aspect that just 5% of these study programmes explicitly deal with the topic of business ethics suggests low interest among the student body in this subject area. The question whether this is due to a still low level of professionalization of the professional field of sales management could be the subject of further research. Following Marešová et al. (2020), the socio-economic driving force of universities should not be disregarded in this context. This can be used to further advance the professionalization of the field and the acceptance of business ethics competences (Marešová et al., 2020b, p. 24). This paper can therefore also be understood as an impetus for the development of new study programmes and measurement systems.

The results of this study can also be seen as an indication of a lack of innovative strength in the corporate organization of traditional financial service providers. This would be the case, if the low level of interest in business ethics competences was because existing structures prevented the consideration of ethical aspects (Marešová et al., 2020a, p. 11). Thus, this paper can also serve as a basis for the development of new ethical sales targets. There is still a need for this in companies that seriously want to create ethical foundations in sales management.

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THE INFLUENCE OF CORONAVIRUS-19 OUTBREAK RISK PERCEPTION, PERCEIVED UNCERTAINTY ON JORDAN'S TOURISM BEHAVIORAL INTENTION

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Abstract

In this research, tourism was underlined as a health protection practice, which is focused upon the perception by individuals of Coronavirus-19 danger and uncertainty, particularly in Jordan perspective. The study investigates the effect on behavioral purpose on untact tourism of Coronavirus-19 risk perception and ambiguity, depended upon the theoretical models of the extended Theory of Planned Behavior (TPB) and the Health Belief Model (HBM). The online survey was conducted among Jordanian adults in April and May 2020. A total of 380 questionnaires about data collection were used. The results indicate that the perception of affective risk is a major precedent for attitude, while it has been shown that the perception of cognitive risk has a positive impact on attitude. There has also been a positive influence on perceptions on perceived ambiguity. This research has timely and insightful implications for tourism practitioners needed to prepare the post-corona sector for the new standard after the minimum living experience of an unexpected pandemic.

Keywords: Coronavirus-19, Perceived Uncertainty, Risk Perception, Jordan, Tourism

INTRODUCTION

Countries all over the world continue to suffer the harmful consequences of the Coronavirus-19 pandemic (Davies, 2020). It started to spread to countries around the world after its first appearance in Wuhan, China on 31 December 2019 and the Announcement of the World Health Organization on 26 January 2020 on the high risk of outbreaks in Chino and around the world. People started flying from high-risk areas and were able to reach large airports freely without medical tests. For over a month after the rapid spread of Coronavirus-19, air traffic services operated with the minimal level of health surveillance at international borders (Strauss, 2020). Until 9 August 2020, there were still up to 19,462,112 people in many countries testing positive and 722,285 deaths recorded. Preventive steps have been applied in several countries regarding the social dissociation and the introduction of total or partial containment. The following study was published by the Chinese National Health Commission

which indicated that people carrying the virus could infect others through both respiratory and direct contact droplets on 27 January 2020. Furthermore, some Coronavirus-19 people without fever or radiological irregularities have made diagnosis difficult and social interactions very risky. This means that individual activity is important to control the spread of Coronavirus-19. This situation was caused by the closure of many schools in March 2020. The United Nations Scientific and Cultural Organization announced that 107 countries closed national schools, targeting 8,62 million children and young adults, or half of the world's population of students (Strauss, 2020; Lee & Lee, 2020). This number then grew, and others had the same fate that contributed to the introduction of telecommunications. These adverse effects on the global economy subsequently prompted many countries to start thinking about efficient phased exit strategies and to return to their normal lives in order to revitalize trade and the economy. On its part, communities have had to regain their freedom, change the environment, relax and escape from their lifestyle in the home and understand the need for leisure at psychological level. It should also be noted that following the Coronavirus-19 exit containment plan, the holiday and travel needs of the public were not addressed at this time of the year and that in many countries around the world the tourism sector was fully standardized. Around 1,500,000 tourists travel internationally every year, and it can be a strong way to spread a virus. As a result, travelers have had trouble travelling and taking advantage of travel rights and the services of hotel and tour operators. In the context of the forecasts of the World Tourism Organization (UNWTO) in the course of May 2020 it was estimated that foreign tourist arrivals would decrease by 78% and that the turnover would decline by US\$ 1.2 trillion and the direct jobs would be reduced by 120 million (Kim, 2020). Jordan citizens, in particular, started engaging in accidental travel activities to satisfy their travel and relaxation appetite while at the same time minimizing the possible risk of Coronavirus-19. People gave themselves to lonely healing during the pandemic by spending their time in nature, living in family housing, loving camping and road trips, or travelling on their own (Abu-Mater, Alsufy, & Afifa, 2020). Regional walkways, forests and parks as their undisturbed tourist attractions have also been promoted by the local tourist authorities, and information on local scenic routes has also been made accessible for untact leisure. The hotels also offer intact services including private dining rooms, room buffet service and live chat concierge service. Health authorities have declared a code of conduct for 'intact tourism' that highlights the realistic guidelines for safe travel experiences aimed at social distance travelling such as utilizing private amenities at accommodations, keeping a space between restaurants and tables in cafes, encouraging outdoor activities rather than indoor activities,

little visitors for a day and no touting at markets. Travel is a fundamental and basic require for modern people. Tourism as “one of the essential organized breaks in the normal life of every human being” as described by (Graburn, 1983). Nevertheless, risk variables like chronic illnesses may have a significant impact on decision-making in the field of travel (Chew & Jahari, 2014). Individuals with a high level of health risk, according to the health-protective model (HBM), tend to increase their involvement in health-care activities to cope (Rosenstock, 1974). Individuals take part in auto protection activities as a mechanism to resolve their perceived threat when satisfying their travelling urge (Brewer, Weinstein, Cuite, & Herrington, 2004). Intact tourism is underlined as an operation for health security emerging out of people's perception of the risk and uncertainty of Coronavirus-19. This research investigates the impact of Coronavirus-19 on behavioral intention towards untact tourism on the basis of the extended TPB and the HBM.

LITERATURE REVIEW

Uncertainty and Risk

Knight's recommended risk was a vital part of economic activity (1948). Since its foundation, hazards have known geological aspects such as tourism fields, sociological fields and marketing fields (Burton, Kates, & White, 1978; Douglas & Wildavsky, 1982; Bauer, 1960; Dholakia, 2001; Kahn & Sarin, 1988; Marion, 2018), as he observed the concepts of risk and vulnerability, 'Consumer behavior includes risks in the sense that any consumer action can lead to outcomes which are uncertain, and some are at least likely to be negative.' In doing so, he introduced the two research streams contributed to the notion of threat and uncertainty perceived in purchasing behavior. The risk is the case where the decision-maker knows the consequences and their probability of events, and the situation in which the decision maker does not obtain such knowledge is unknown. There are two large streams of research on risk decision-making and insecurity: normative and descriptive. Models of standard study how risk and uncertainty decisions can be made, while descriptive experiments show how risk decisions and uncertainty are made. The initial stream considers uncertainty and risk as the same construct as suggested by (Shimp & Bearden, 1982). Descriptive studies have shown the shortcomings of certain modeling rules in terms of the judgment and decision-making of individuals and have forced the creation of more nuanced models that better represent risky and unsure people's decision-making. Risk is perceived as a person's subjective feeling of insecurity that the potential purchases will be favorable (Cunningham, 1967). This approach,

which defines uncertainty as a feature of risk, is still evident in contemporary study (Quintal, Lee, & Soutar, 2010; Cho & Lee, 2006; Crouch, Huybers, and Oppewal 2016). The second stream supports a distinction between risk and uncertainty. It's a “scenario where something can happen and you have no idea what” (Hofstede, 2001, p.148). Definitions of perceived risk in marketing tend to be a distinction between risk and vulnerability even though perceived uncertainty has seldom been studied. The perceived risk is often designed as an anticipation of potential loss, which can be related to some measure of probability, in a subjectively described way (Quintal, et al., 2010; Dholakia, 2001; Sweeney, Soutar, & Johnson, 1999). Therefore, the same result may be correlated with different levels of risk. “In fact, if the 'real world' exists and it is not perceptible by the individual, it cannot be influenced” (Bauer, 1960). In contrast, perceived insecurity is considered to be a subjectively determined expectation of potential loss uncertainty that cannot be measured for any possible outcome (Becker & Knudsen, 2005). People would also encounter different degrees of uncertainty associated with the same outcome. Since the perceived risk was seen as a potential loss, some researchers suggested that perceived risk arises out of different types of potential losses as suggested by (Dholakia, 2001; Graburn, 1983). The hazards are known to be “a place where the number of possible events exceeds the real number of events and a certain amount of probability can be applied to them” (Stone & Gronhaug, 1993). The performance risk is related to the fear of a purchase not working as needed or planned (Horton, 1976). The financial risk refers to the net financial loss possible in the transaction, including the possibility that the price of a commodity will be set, withdrawn or repaid (service) (Laroche, McDougall, Bergeron, & Yang, 2004). The psychological risk is a result of anxiety or emotional distress from emotional reactions like worry and sorrow following purchases (Roehl & Fesenmaier, 1992). Social risk refers to the “chance of a transaction that affects others' views” (Murray & Schlacter, 1990). A potential health or appearance danger is a physical hazard. The risk of time is about the opportunity to buy or waste time too much (Murray & Schlacter, 1990). Although the six types of potential losses have been studied for perceived risk, the perceived uncertainty can also be applied, as both mechanisms display trust in loss. Perceived uncertainty may therefore also be called multidimensional, economic, psychological, social, physical and time-related characteristics (Chew & Jahari, 2014; Davies, 2020; Lee & Lee, 2020; Dholakia, 2001). In that research, the HBM is utilized as a tool to describe the actions of citizens during the Coronavirus-19 pandemic.

Health Belief Model (HBM)

HBM was first created by social psychologists at the American Public Health Service in 1950 (Rosenstock, 1974). The HBM was widely utilized as a conceptual structure to describe health behaviours. Health behaviour is defined as “any behaviour that may affect an individual's physical health or behaviour, which an individual believes may affect their physical health” (Sutton, 2004). One of the major factors that encourage human health promotion is that health risks are considered in the HBM (Bae & Chang, 2020). It was built on cognition theory (Lewin, 1951). The HBM suggests that the understanding of personal health risk is informed by a minimum of three factors, general health principles, which include health interest and concern, basic health beliefs regarding the exposure to a specific health risk, and beliefs regarding the health effects (Lewin, 1951). If a person sees a threat to his or her wellbeing, is continuously encouraged to take action and the potential advantages outweigh perceived obstacles, then preventive health measures are likely to be recommended. Compared to the stimulus response theory, which suggests that repeated behaviours result from an individual's immediate reward following a particular behaviour, cognitive theory stresses the importance of a subjective effect and the predictability of behavioural result (Bae & Chang, 2020). When used on the health side, it is possible to infer that a person who values the avoidance of health risks always expects to reduce risk through a particular action that promotes health. HBM has been active in explaining various ways of using foetuses, including weight loss, vaccines, and diet (Hosseini et al., 2017; Bae & Chang, 2020). Moreover, HBM was deemed useful in illustrating preventive health perceptions in the fields of tourism and hospitality. As it is much more infectious and vulnerable to SARS or MERS crises than in previous periods, the Coronavirus-19 pandemic affected the world, enabling people to take measures to promote their health. In this study, the purpose of this study would be to minimized human interaction and to address their Coronavirus-19 interpretation of risk as actions in protecting the health of individuals. This study is focused on the HBM system. In other words, HBM was referred to explain the correlation that has become important during the Coronavirus-19 Pandemic in Jordan. The hypothesis of perceived risks against Coronavirus-19 is that of tourism.

Untact Tourism

Untact is a “newly coined word first introduced in the book “Trend Korea 2018”, referring to consumption behaviour that minimizes face-to-face contact” (Kim, 2017). In the digital era, the latest approach to customer service has unchanged (Lee & Lee, 2020). They claimed that

modern people who want to prevent unwelcome encounters with others prefer uncontaminated consumption, mainly because of technological innovation (Lee & Lee, 2020). Since Coronavirus-19 spread in February 2020, using this word has become even more widespread, with applications like untact consumption, untact societies, untact marketing, untact service, unstated recruitment and untact choice. In previous literature, Remote Service Meetings were mainly dealt with from a digitalised innovation point of view, particularly from an unequal perspective in the fields of marketing, service, finance, medicine, technology and hospitality (Bae & Chang, 2020). Researchers (e.g. Kim & Qu, 2014; Bae & Chang, 2020; Lee & Lee, 2020) discussed the main factors that influence consumer adoption of technology-based unattended services and their impacts on customer fulfilment and loyalty. Previous research into the concept of untact has mostly examined the individual features and technical experiences of modern people (Bae & Chang, 2020). However, in the recent Coronavirus-19 pandemic, persons have practised untact lifestyle as a self-protected action to avoid hazards and seek protection, including the use of untact, technical facilities and non digitalised untact activities, such as remote nature camping or outdoor walks. The past of untact travel intention is checked using the extended TPB.

PLANNED BEHAVIOR THEORY

The study used the theory of anticipated action (TPB) as a main research model to describe the behavioral objective of choosing a destination. Ajzen & Fishbein, (1980) first formulated the model, depended upon three concepts of attitudes, subjective norm, and perceived behavioral regulation. In addition, the model was considered an extension of the theory of rational action (TRA) in the prediction of human behavioral intention and the actual action taking into consideration issues associated with volitional and future control elements. A related model known as the TRA is descended by the TPB (Ajzen & Fishbein, 1980). Conductivity typically leads to a positive or unpleasant attitude towards such behavior, moral beliefs lead to perceived social pressure or arbitrary expectations and control beliefs cause perceived behavioral control. The greater the conduct, the greater the subjective norm and the power perceived, the greater the purpose of the individual to conduct the behavior in question. The succession was attributed to the assumption that action is not entirely voluntary and cannot always be monitored; thus, the presumed behavioral regulation was introduced, and the theory was called the TPB with this addition. The TPB notes that any acts performed by a person are influenced by three types of aspects: behavioral beliefs (credence on the possible effects of the conduct practiced), normative beliefs (credence's on other people's normative

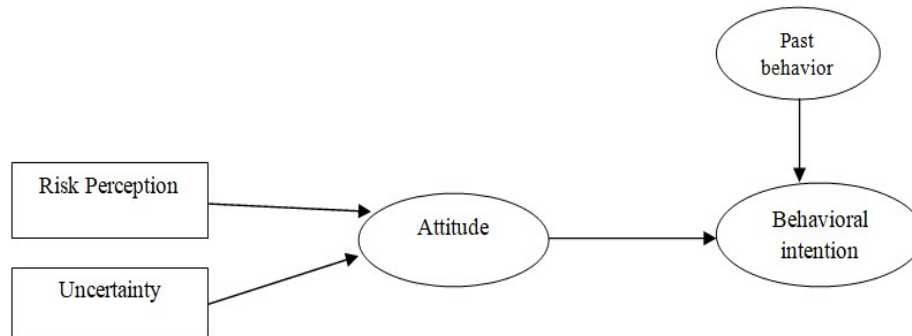
expectations) and control beliefs (beliefs about the presence of factors that may enable or obstruct the performance of the behavior) (Ajzen & Fishbein, 1980; Ajzen & Driver, 1991; Bae & Chang, 2020;). TPB has been exposed to a number of social behaviors with a high predictive utility (Conner, Warren, Close, & Sparks, 1999; Ajzen & Driver, 1991). Conner et al. (1999), however, reported that extra constructs could increase the predictive capacity of the TPB. The study then broadened the TPB model by introducing a risk perception and uncertainty to variable Coronavirus-19, taking into account the Coronavirus-19 crisis situations. This addition to the initial TPB model can be justified by using HBM, which show a person's propensity for health security actions in the face of potential threats and uncertainty. In other words, the dysfunctional tourism activity in conjunction with their perception of the Coronavirus-19 crisis is viewed as an attempt to protect and/or improve people's health. Past conduct has had significant effects on the development of behavioral intention and the actual conduct (Lam & Hsu, 2006; Bae & Chang, 2020; Quellette & Wood, 1998). This study therefore suggested that past conduct be included in the research context to predict travel destination choices. In our research context, however, we did not include unique HBM variables; rather, we used TPB variables to keep this analysis in focus.

Past Behavior

Human behavior theory notes that a frequency of past behavior is the best indicator of the purpose of behavior and possible actual behavior (Lam & Hsu, 2006; Sonmez & Graefe, 1998). One of the possible explanations is that people want to preserve the continuity of actions and value (Conner et al., 1999; Lee & Lee, 2020). Although the TPB has been regarded as a reliable behavioral intention forecasting model, Sonmez and Graefe (1998) noticed that when past activity was integrated into the TPB model, there was a greater variation in behavioral intention explanation. Bae & Chang, (2020) and Laroche et al., (2004) also considered previous behavior, although their connection was poor, as a major foretaste of travelers' intent to choose a destination. It can therefore be fairly assumed to improve the predictive potential for the original TPB by including past activities into the study model. In the Coronavirus-19 pandemic in Jordan the pattern of unspoilt tourism was observed. The research has started with the goal of examining the correlation between this pattern and the outbreak of Coronavirus-19, since Jordanians seem to be finding their strategies to cope to reduce perceived risks, and in the meantime, meet their travel needs. HBM offers an ideal context in this respect for uncontaminated travel as health-resistant behavior, in response to

the perception of the risk of Coronavirus-19 among individuals. By creating a research model with another risk perception component, we use an extended TPB to anticipate the rising untact tourist in the Coronavirus-19 pandemic (Figure 1).

Figure 1 The research model



METHODS

Jordanian adults were part of the population in this sample. It is understood that this target market consists of important decision-makers for travel. At the height of the pandemic, from May 5 to June 30, 2020, an online questionnaire was circulated. This collection of data is significant during the pandemic as it provides a basis for the observation of long-term behavioral changes from a longitudinal point of view in a series of following study (Novelli, Burgess, Jones, & Ritchie, 2018). For example, Novelli et al. (2018) studied the spillover effects of the Ebola tourism crisis in three phases: begin of the high season, high season high and post-crisis period. A quota sampling procedure was used to select respondents based on sex, age and marital status. The study carried out the first pilot survey with 30 people to determine the initial reliability of our measurements and ensure the precision of the questionnaire. The primary survey then used a total of 1,200 anonymous online survey. In all, 593 survey respondents accessed the survey link, 419 finished the survey, and 380 valid responses were used to perform the final data analysis after removal of incomplete or insincere questionnaires. Table (1) shows the population information of the participants. The age of 61.84 was the norm, with considerably more women than men (28.68 percent) participants (71.31 percent). Around half of the attendees were married. This age group was chosen because it represents the youth and the beginning of old age to cover the impact of the Corona virus on two age groups.

Table 1 Demographic Information

		n	%
Gender	Male	271	71.31
	Female	109	28.68
Age	25–35	145	40.52
	36-50	235	61.84
Marital status	Single	133	35
	Married	247	65

Measurement Model

RMSEA = 0.081, NFI = 0.775 and CFI = 0.800 were suggested for the measurement model. According to Kline, (1) the root-mean square error (RMSEA) must be less than 0.08, and (2) the fitness of the model with the fitness of a null hypothesis should be shown by the comparative index (CFI) as well as by the standard fit index (NFI). Indicating internal accuracy of construction metrics, the composite reliability (CR) value was above 0.7. The average variance derived (AVE) was greater than 0.5 and verified the latent variables' explanatory ability. Table (2) also shows the alpha values of Cronbach for the evaluation of the reliability of the multi-item scales, ranging from 0.881 - 0.951. Both alpha coefficients for each construction were above the cutoff point of 0.7, indicating appropriate protection.

Table 2 Cronbach Value

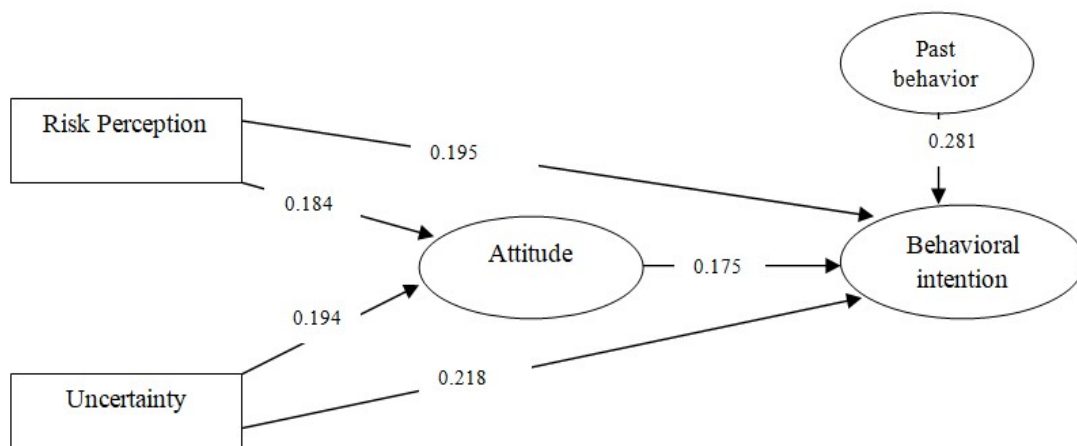
Variables	Factor loading	C.R.	AVE
Cognitive Risk Perception ($\alpha=.881$)		.881	.634
CRP1	.654		
CRP2	.765		
CRP3	.671		
CRP4	.785		
Uncertainty Perception ($\alpha=.901$)		.877	.678
UP1	.725		
UP2	.712		
UP3	.701		
UP4	.794		
Attitude ($\alpha=.951$)		.875	.671
A1	.658		
A2	.835		
A3	.865		
A4	.854		
Past Behavior ($\alpha=.932$)		.861	.661
PB1	.817		
PB2	.821		
PB3	.830		
Behavioral Intention ($\alpha=.941$)		.849	.657
BI1	.724		
BI2	.768		
BI3	.711		
BI4	.765		

RESULTS

Structural Model

Next, to perform further verification, SEM was used (Figure 2). For the structural model, the goodness-of-fit indices were RMSEA = 0.080, CFI = 0.888, and NFI = 0.881, indicating a good fit for the results. The interpretation of cognitive risk showed a substantially positive effect on attitude ($\beta = 0.184$, $p < 0.000$). The experience of uncertainty showed a substantially positive effect on attitude ($\beta = 0.194$, $p < 0.000$). Positive influences on behavioral intention were attitude, perception of cognitive risk, perception of ambiguity and previous experience ($\beta = 0.195$, $p < 0.000$; $\beta = 0.218$, $p < 0.000$; $\beta = 0.175$, $p < 0.000$; $\beta = 0.281$, $p < 0.000$).

Figure 3 Structural equation model



DISCUSSION

The goal of this research was to study the effect of Coronavirus-19 on the behavioral aims of unchanged tourism via an extended TPB Pandemic. In particular, it reveals valuable insights into untact tourism as risk reduction or health measures resulting from Coronavirus-19 analysis of the HBM-based risks. The key outcomes of this study are below. First, the findings demonstrate a positive correlation between the uncontaminated tourism position, in line with the findings from (Bae & Chang, 2020), (Hosseini et al., 2017) and (Kim, 2020). The impact of attitude on the compartmental target, however, correlates significantly to Ajzen's suggestion (1980) and previous studies of attitude focused on behavioral objectives (e.g. Quintal et al., 2010; Kim & Qu, 2014). Behavioral purpose is profoundly influenced by previous activity. This result is in line with Ajzen's (1980) claim that previous experience can aid in shaping conscious intentions intentionally. The findings also show that empirical studies partly validated show that past comportment influences the comfort and actual actions

of different modes of action (e.g., Ajzen & Driver, 1991; Ajzen & Fishbein, 1980). Cognitive risk awareness had a substantial positive influence on behavior. Uncertainty has a major positive impact on behavior. Place, cognitive perceptions of risk, perception of vulnerability and past acts that were in line with (Quintal et al., 2010; Lee & Lee, 2020) were positively affected by behavior intentions (Bae & Chang, 2020).

IMPLICATIONS AND CONCLUSION

This paper provides a timely and detailed discussion of the impact of Coronavirus-19 on behavioral changes in this unrivalled visitor pandemic. Added, it has investigated a vast part of Jordan side of behavioral changes in this pandemic for certain areas. It is focused on a fast collection of and understanding data at the height of the pandemic and has several theoretical implications. First of all, the study shows the academic effort to interpret the ongoing global crisis, which has triggered serious upheavals in tourist literature in the world and in the lives of people. The results of this study will provide an important reference point for follow-up in the autumn after the temporary world relief, given the likely second wave of Coronavirus-19. The findings of this study will provide a valuable point of reference in the autumn following a temporary reduction of the global spread of the potential second wave of Coronavirus-19 for longitudinal studies to track long-term and short-term behavioral improvements for the tourists recommended by (Gössling, Scott & Hall, 2020). Secondly, this research used the idea of untact to describe tourist actions during the pandemic to visitors. The term was particularly highlighted as an HBM component and was mainly explored technically in previous studies. This study looked at 'untact' as a key concept to show a 'new norm' tourism conduct which fulfils people's urge to travel during a pandemic even when the risk of the disease is minimized. Individuals that are used to protect their wellbeing will unchanged behavior to contribute to potential post-corona studies.

For instance, breakfast buffets at luxurious hotels utilized to be one of the most enticing aspects of attracting visitors in Jordan, while room service received considerably less attention. Nevertheless, due to visitors want to ensure safety, room service of the breakfast buffet has gained much popularity since the outbreak of COVID-19. Visitors would like to attend tourism programmes in a small group on a reservation basis. Hotels may need to provide a highly personalized room based on visitors' needs to protect their personal spaces. Strictly certified services, spaces, or programmes in terms of their safety would meet the increased demand for untact tourism. Tourism practitioners would be able to drive the

message regarding their efforts in practicing untact as a safeguard for tourists' safe travel experiences. Thirdly, the study expanded the theory of predicted behavior with the interpretation of vector risk. The results from this study provide nuanced information on visitor actions during potential outbreaks of infectious diseases.

Considering their contributions, this analysis is not limitless. Secondly, this study includes cross-sectional results. The intention to carry out after the end of Corona during the pandemic does not continue. Researchers can collect more information in a variety of periods for a longitudinal study of the issue. In this case, it is also important to analyze the connection between behavioral intent in the earlier period and actual measures in the latter. In the second-place Jordanian societies were based on the results of the study as well as might the results not apply to other countries due to differences in perspective and a research model should be validated in various contexts. Moreover, exploring the motivating factors of untact tourism is significant. In the Coronavirus-19 pandemic from the different perspectives of tourists, industry, and academia, it will also be important to expand the understanding of this alternative from of tourist.

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